

<i>SERFF Tracking Number:</i>	<i>SKML-125729215</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Pacific Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>39582</i>
<i>Company Tracking Number:</i>	<i>P07M1N-2009</i>		
<i>TOI:</i>	<i>L06I Individual Life - Variable</i>	<i>Sub-TOI:</i>	<i>L06I.002 Single Life - Flexible Premium</i>
<i>Product Name:</i>	<i>Pacific Life /Magnastar Single Life</i>		
<i>Project Name/Number:</i>	<i>2001 CSO Update/P07M1N-2009</i>		

## Filing at a Glance

Company: Pacific Life Insurance Company

Product Name: Pacific Life /Magnastar Single Life SERFF Tr Num: SKML-125729215 State: ArkansasLH

TOI: L06I Individual Life - Variable	SERFF Status: Closed	State Tr Num: 39582
Sub-TOI: L06I.002 Single Life - Flexible Premium	Co Tr Num: P07M1N-2009	State Status: Filed-Closed

Filing Type: Form	Co Status:	Reviewer(s): Linda Bird
	Author: Alvah Shelton	Disposition Date: 07/14/2008
	Date Submitted: 07/10/2008	Disposition Status: Accepted For Informational Purposes
		Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

## General Information

Project Name: 2001 CSO Update  
Project Number: P07M1N-2009  
Requested Filing Mode: Informational

Status of Filing in Domicile: Pending  
Date Approved in Domicile:  
Domicile Status Comments: All States Filed Concurrently

Explanation for Combination/Other:  
Submission Type: New Submission  
Overall Rate Impact:

Market Type: Individual  
Group Market Size:  
Group Market Type:

Filing Status Changed: 07/14/2008  
State Status Changed: 07/14/2008  
Corresponding Filing Tracking Number: P07M1N-2009

Deemer Date:

Filing Description:

Line of Insurance: Individual Flexible Premium Variable Universal Life Insurance  
Form #P07M1N-2009 Policy Specifications

This filing is substantially similar to the Company's Survivorship filing submitted under SERFF Tracking Number SKML-

<i>SERFF Tracking Number:</i>	<i>SKML-125729215</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Pacific Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>39582</i>
<i>Company Tracking Number:</i>	<i>P07M1N-2009</i>		
<i>TOI:</i>	<i>L06I Individual Life - Variable</i>	<i>Sub-TOI:</i>	<i>L06I.002 Single Life - Flexible Premium</i>
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125729287.

The enclosed filing is being submitted on behalf of Pacific Life Insurance Company for your information. The purpose for this filing is to change the mortality basis from 1980 CSO to the new 2001 CSO Mortality Table for the Company's previously approved Individual Flexible Premium Variable Universal Life Insurance Policy shown below.

Policy Form No. Approved SERFF/STATE Tracking Number  
P07M1N 8/13/2007 36495

Enclosed are the new Actuarial Memorandum and Revised Policy Specifications pages.

There have been no other changes made to these forms other than those required by the new 2001 Commissioner's Standard Ordinary Mortality Table, and these policy summary pages will only affect newly issued policies.

## Company and Contact

### Filing Contact Information

(This filing was made by a third party - sandrakmeltzerandassociates)

Alvah Shelton, Policy Analyst	alvah@skminc.com
1750 Century Circle	(404) 633-5353 [Phone]
Atlanta, GA 30345	(404) 633-6301[FAX]

### Filing Company Information

Pacific Life Insurance Company	CoCode: 67466	State of Domicile: Nebraska
700 Newport Center Drive	Group Code:	Company Type: Life & Annuity
Newport Beach, CA 92660	Group Name: 67466	State ID Number:
(949) 219-3118 ext. [Phone]	FEIN Number: 95-1079000	

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## Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	
Per Company:	No

<i>SERFF Tracking Number:</i>	<i>SKML-125729215</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Pacific Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>39582</i>
<i>Company Tracking Number:</i>	<i>P07M1N-2009</i>		
<i>TOI:</i>	<i>L06I Individual Life - Variable</i>	<i>Sub-TOI:</i>	<i>L06I.002 Single Life - Flexible Premium</i>
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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Pacific Life Insurance Company	\$0.00	07/10/2008	

<i>SERFF Tracking Number:</i>	<i>SKML-125729215</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Pacific Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>39582</i>
<i>Company Tracking Number:</i>	<i>P07MIN-2009</i>		
<i>TOI:</i>	<i>L06I Individual Life - Variable</i>	<i>Sub-TOI:</i>	<i>L06I.002 Single Life - Flexible Premium</i>
<i>Product Name:</i>	<i>Pacific Life /Magnastar Single Life</i>		
<i>Project Name/Number:</i>	<i>2001 CSO Update/P07MIN-2009</i>		

## Correspondence Summary

### Dispositions

<b>Status</b>	<b>Created By</b>	<b>Created On</b>	<b>Date Submitted</b>
Accepted For Linda Bird Informational Purposes		07/14/2008	07/14/2008

<i>SERFF Tracking Number:</i>	<i>SKML-125729215</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Pacific Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>39582</i>
<i>Company Tracking Number:</i>	<i>P07M1N-2009</i>		
<i>TOI:</i>	<i>L06I Individual Life - Variable</i>	<i>Sub-TOI:</i>	<i>L06I.002 Single Life - Flexible Premium</i>
<i>Product Name:</i>	<i>Pacific Life /Magnastar Single Life</i>		
<i>Project Name/Number:</i>	<i>2001 CSO Update/P07M1N-2009</i>		

## Disposition

Disposition Date: 07/14/2008

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>SKML-125729215</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Pacific Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>39582</i>
<i>Company Tracking Number:</i>	<i>P07MIN-2009</i>		
<i>TOI:</i>	<i>L06I Individual Life - Variable</i>	<i>Sub-TOI:</i>	<i>L06I.002 Single Life - Flexible Premium</i>
<i>Product Name:</i>	<i>Pacific Life /Magnastar Single Life</i>		
<i>Project Name/Number:</i>	<i>2001 CSO Update/P07MIN-2009</i>		

<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Certification/Notice		Yes
<b>Supporting Document</b>	Application		No
<b>Supporting Document</b>	Life & Annuity - Acturial Memo		No
<b>Supporting Document</b>	Policy Schedule		Yes
<b>Supporting Document</b>	Authorization Letter		Yes
<b>Supporting Document</b>	Actuarial Information		Yes
<b>Supporting Document</b>	Statement of Variables		Yes

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<i>Project Name/Number:</i>	<i>2001 CSO Update/P07M1N-2009</i>		

## **Rate Information**

Rate data does NOT apply to filing.

SERFF Tracking Number: SKML-125729215

State: Arkansas

Filing Company: Pacific Life Insurance Company

State Tracking Number: 39582

Company Tracking Number: P07M1N-2009

TOI: L06I Individual Life - Variable

Sub-TOI: L06I.002 Single Life - Flexible Premium

Product Name: Pacific Life /Magnastar Single Life

Project Name/Number: 2001 CSO Update/P07M1N-2009

## Supporting Document Schedules

### Review Status:

**Satisfied -Name:** Certification/Notice

07/10/2008

**Comments:**

**Attachment:**

AR Certification signed.doc.pdf

### Review Status:

**Satisfied -Name:** Policy Schedule

07/10/2008

**Comments:**

**Attachment:**

P07M1N-2009 policy specs 250.pdf

### Review Status:

**Satisfied -Name:** Authorization Letter

07/10/2008

**Comments:**

**Attachment:**

P07M1N Auth.pdf

### Review Status:

**Satisfied -Name:** Actuarial Information

07/10/2008

**Comments:**

**Attachment:**

P07M1N Actuarial Memo.pdf

### Review Status:

**Satisfied -Name:** Statement of Variables

07/10/2008

**Comments:**

**Attachment:**

SOV P07M1N-2009.pdf



PACIFIC LIFE INSURANCE COMPANY

CERTIFICATION OF COMPLIANCE

ARKANSAS

Re: **Policy Form P07M1N-2009**

With respect to submission of the above-referenced forms, PACIFIC LIFE INSURANCE COMPANY hereby agrees as follows:

1. The Company will comply with the requirements of Rule and Regulation 19, concerning Unfair Sex Discrimination in the Sale of Insurance, when marketing these forms in the State of Arkansas.
2. The Company will comply with the requirements of Rule and Regulation 49 by providing a copy of the Life and Health Insurance Guaranty Association Notice to the group contract holder.
3. The Company will provide the Consumer Information Notice in compliance with ACA 23-79-138.

PACIFIC LIFE INSURANCE COMPANY

By



Signature

Thomas S. Beadleston Vice President

Name and Title

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## 1 POLICY SPECIFICATIONS

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Insured	[John Doe]
Issue Age	[45]
Sex	[Male]
Premium Class	[Standard]
	[Non-Tobacco User]
Policy Owner at Issue	[John Doe]
Policy Number	[U1 00 000 000]
Policy Date	[January 1, 2009]
Mortality Table End Date	[January 1, 2085]
Mortality Table	Commissioners 2001 Standard Ordinary Mortality Table
Computation Interest Rate	[4%] a year

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### 1.1 Death Benefit

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Total Face Amount at Issue	[\$50,000,000] See Section 1.4 for scheduled changes in future years
Death Benefit Option at Issue	[Option A]
Definition of Life Insurance Elected	[Cash Value Accumulation Test]
Minimum Face Amount	[\$50,000]

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### 1.2 Premiums

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Planned Premium	[\$2,399,500.00] per year for Policy Years [1 through 7]
Billing Interval	[Annually] beginning on the Policy Date
Band 1 Premium	the first [\$2,399,500.00] paid per year
Band 2 Premium	the next [\$5,000,000.00] paid per year
Minimum Initial Premium	[\$96,248]

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### 1.3 Summary of Additional Coverages in Effect

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[Include Riders actually selected]

Type	Form #	Description	Effective Date
[NONE]			

**This Policy has not been and will not be registered with the Securities and Exchange Commission under the Securities Act of 1933, and is “restricted” as contemplated by Regulation D under the Securities Act of 1933 as amended. The Policy may not be sold or otherwise transferred except as permitted under the 1933 Act and, further, subject to Our prior consent.**

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**1.4 Separate Accounts**

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The name of the Separate Account(s):  
[NAME OF SEPARATE ACCOUNT(S) TO BE USED]

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**1.5 Scheduled Face Amount for Coverage Segment 1**

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<b>Policy Year</b>	<b>Face Amount</b>	<b>Policy Year</b>	<b>Face Amount</b>
1	[50,000,000.00]	39	[50,000,000.00]
2	[50,000,000.00]	40	[50,000,000.00]
3	[50,000,000.00]	41	[50,000,000.00]
4	[50,000,000.00]	42	[50,000,000.00]
5	[50,000,000.00]	43	[50,000,000.00]
6	[50,000,000.00]	44	[50,000,000.00]
7	[50,000,000.00]	45	[50,000,000.00]
8	[50,000,000.00]	46	[50,000,000.00]
9	[50,000,000.00]	47	[50,000,000.00]
10	[50,000,000.00]	48	[50,000,000.00]
11	[50,000,000.00]	49	[50,000,000.00]
12	[50,000,000.00]	50	[50,000,000.00]
13	[50,000,000.00]	51	[50,000,000.00]
14	[50,000,000.00]	52	[50,000,000.00]
15	[50,000,000.00]	53	[50,000,000.00]
16	[50,000,000.00]	54	[50,000,000.00]
17	[50,000,000.00]	55	[50,000,000.00]
18	[50,000,000.00]	56	[50,000,000.00]
19	[50,000,000.00]	57	[50,000,000.00]
20	[50,000,000.00]	58	[50,000,000.00]
21	[50,000,000.00]	59	[50,000,000.00]
22	[50,000,000.00]	60	[50,000,000.00]
23	[50,000,000.00]	61	[50,000,000.00]
24	[50,000,000.00]	62	[50,000,000.00]
25	[50,000,000.00]	63	[50,000,000.00]
26	[50,000,000.00]	64	[50,000,000.00]
27	[50,000,000.00]	65	[50,000,000.00]
28	[50,000,000.00]	66	[50,000,000.00]
29	[50,000,000.00]	67	[50,000,000.00]
30	[50,000,000.00]	68	[50,000,000.00]
31	[50,000,000.00]	69	[50,000,000.00]
32	[50,000,000.00]	70	[50,000,000.00]
33	[50,000,000.00]	71	[50,000,000.00]
34	[50,000,000.00]	72	[50,000,000.00]
35	[50,000,000.00]	73	[50,000,000.00]
36	[50,000,000.00]	74	[50,000,000.00]
37	[50,000,000.00]	75	[50,000,000.00]
38	[50,000,000.00]	76	[50,000,000.00]

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**1.6 Policy Charges Deducted From Premium Payments**


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The Maximum Guaranteed Percent of Premium Charge is equal to the sum of:

1. The Guaranteed Maximum Sales Load Percentage as shown in the table below; plus
2. [1.25]% DAC Tax; plus
3. [2.50]% State Premium Tax.

<b>Coverage Segment Year</b>	<b>Guaranteed Maximum Sales Load Percentage Charge Applied to Band 1 Premiums</b>	<b>Guaranteed Maximum Sales Load Percentage Charge Applied to Band 2 Premiums</b>	<b>Guaranteed Maximum Sales Load Percentage Charge Applied to Band 3 Premiums</b>	<b>[Guaranteed Maximum Processing Fee Per Each Premium Payment]</b>
1	[5.26%]	[3.80%]	[1.27%]	\$[ 5.00]
2	[5.26%]	[3.80%]	[1.27%]	\$[ 5.00]
3	[5.26%]	[3.80%]	[1.27%]	\$[ 5.00]
4	[5.26%]	[3.80%]	[1.27%]	\$[ 5.00]
5	[5.26%]	[3.80%]	[1.27%]	\$[ 5.00]
6	[5.26%]	[3.80%]	[1.27%]	\$[ 5.00]
7	[5.26%]	[3.80%]	[1.27%]	\$[ 5.00]
8	[5.26%]	[3.80%]	[1.27%]	\$[ 5.00]
9	[5.26%]	[3.80%]	[1.27%]	\$[ 5.00]
10	[5.26%]	[3.80%]	[1.27%]	\$[ 5.00]
11	[5.26%]	[3.80%]	[1.27%]	\$[ 5.00]
12	[5.26%]	[3.80%]	[1.27%]	\$[ 5.00]
13	[5.26%]	[3.80%]	[1.27%]	\$[ 5.00]
14	[5.26%]	[3.80%]	[1.27%]	\$[ 5.00]
15	[5.26%]	[3.80%]	[1.27%]	\$[ 5.00]
16	[5.26%]	[3.80%]	[1.27%]	\$[ 5.00]
17	[5.26%]	[3.80%]	[1.27%]	\$[ 5.00]
18	[5.26%]	[3.80%]	[1.27%]	\$[ 5.00]
19	[5.26%]	[3.80%]	[1.27%]	\$[ 5.00]
20	[5.26%]	[3.80%]	[1.27%]	\$[ 5.00]
21	[5.26%]	[3.80%]	[1.27%]	\$[ 5.00]
22	[5.26%]	[3.80%]	[1.27%]	\$[ 5.00]
23	[5.26%]	[3.80%]	[1.27%]	\$[ 5.00]
24	[5.26%]	[3.80%]	[1.27%]	\$[ 5.00]
25	[5.26%]	[3.80%]	[1.27%]	\$[ 5.00]
26	[5.26%]	[3.80%]	[1.27%]	\$[ 5.00]
27	[5.26%]	[3.80%]	[1.27%]	\$[ 5.00]
28	[5.26%]	[3.80%]	[1.27%]	\$[ 5.00]
29	[5.26%]	[3.80%]	[1.27%]	\$[ 5.00]
30	[5.26%]	[3.80%]	[1.27%]	\$[ 5.00]
31	[5.26%]	[3.80%]	[1.27%]	\$[ 5.00]
32	[5.26%]	[3.80%]	[1.27%]	\$[ 5.00]
33	[5.26%]	[3.80%]	[1.27%]	\$[ 5.00]
34	[5.26%]	[3.80%]	[1.27%]	\$[ 5.00]
35	[5.26%]	[3.80%]	[1.27%]	\$[ 5.00]
36	[5.26%]	[3.80%]	[1.27%]	\$[ 5.00]
37	[5.26%]	[3.80%]	[1.27%]	\$[ 5.00]

<b>Coverage Segment Year</b>	<b>Guaranteed Maximum Sales Load Percentage Charge Applied to Band 1 Premiums</b>	<b>Guaranteed Maximum Sales Load Percentage Charge Applied to Band 2 Premiums</b>	<b>Guaranteed Maximum Sales Load Percentage Charge Applied to Band 3 Premiums</b>	<b>[Guaranteed Maximum Processing Fee Per Each Premium Payment]</b>
38	[5.26%]	[3.80%]	[1.27%]	\$[ 5.00]
39	[5.26%]	[3.80%]	[1.27%]	\$[ 5.00]
40	[5.26%]	[3.80%]	[1.27%]	\$[ 5.00]
41	[5.26%]	[3.80%]	[1.27%]	\$[ 5.00]
42	[5.26%]	[3.80%]	[1.27%]	\$[ 5.00]
43	[5.26%]	[3.80%]	[1.27%]	\$[ 5.00]
44	[5.26%]	[3.80%]	[1.27%]	\$[ 5.00]
45	[5.26%]	[3.80%]	[1.27%]	\$[ 5.00]
46	[5.26%]	[3.80%]	[1.27%]	\$[ 5.00]
47	[5.26%]	[3.80%]	[1.27%]	\$[ 5.00]
48	[5.26%]	[3.80%]	[1.27%]	\$[ 5.00]
49	[5.26%]	[3.80%]	[1.27%]	\$[ 5.00]
50	[5.26%]	[3.80%]	[1.27%]	\$[ 5.00]
51	[5.26%]	[3.80%]	[1.27%]	\$[ 5.00]
52	[5.26%]	[3.80%]	[1.27%]	\$[ 5.00]
53	[5.26%]	[3.80%]	[1.27%]	\$[ 5.00]
54	[5.26%]	[3.80%]	[1.27%]	\$[ 5.00]
55	[5.26%]	[3.80%]	[1.27%]	\$[ 5.00]
56	[5.26%]	[3.80%]	[1.27%]	\$[ 5.00]
57	[5.26%]	[3.80%]	[1.27%]	\$[ 5.00]
58	[5.26%]	[3.80%]	[1.27%]	\$[ 5.00]
59	[5.26%]	[3.80%]	[1.27%]	\$[ 5.00]
60	[5.26%]	[3.80%]	[1.27%]	\$[ 5.00]
61	[5.26%]	[3.80%]	[1.27%]	\$[ 5.00]
62	[5.26%]	[3.80%]	[1.27%]	\$[ 5.00]
63	[5.26%]	[3.80%]	[1.27%]	\$[ 5.00]
64	[5.26%]	[3.80%]	[1.27%]	\$[ 5.00]
65	[5.26%]	[3.80%]	[1.27%]	\$[ 5.00]
66	[5.26%]	[3.80%]	[1.27%]	\$[ 5.00]
67	[5.26%]	[3.80%]	[1.27%]	\$[ 5.00]
68	[5.26%]	[3.80%]	[1.27%]	\$[ 5.00]
68	[5.26%]	[3.80%]	[1.27%]	\$[ 5.00]
69	[5.26%]	[3.80%]	[1.27%]	\$[ 5.00]
70	[5.26%]	[3.80%]	[1.27%]	\$[ 5.00]
71	[5.26%]	[3.80%]	[1.27%]	\$[ 5.00]
72	[5.26%]	[3.80%]	[1.27%]	\$[ 5.00]
73	[5.26%]	[3.80%]	[1.27%]	\$[ 5.00]
74	[5.26%]	[3.80%]	[1.27%]	\$[ 5.00]
75	[5.26%]	[3.80%]	[1.27%]	\$[ 5.00]
76	[5.26%]	[3.80%]	[1.27%]	\$[ 5.00]

The application of these loads is described further in section 5.

## 1.7 Deductions from Account Value

Processing Period every [1] month[s]

### 1.7.1 Guaranteed Maximum Administrative Charges

Coverage Segment Year	Monthly Policy Fee <sup>(1)</sup>	Monthly Charge per \$1000 of Initial Face Amount	Coverage Segment Year	Monthly Policy Fee <sup>(1)</sup>	Monthly Charge per \$1000 of Initial Face Amount
1	[\$5.00]	[0.203557]	39	[\$5.00]	[0.098039]
2	[\$5.00]	[0.203557]	40	[\$5.00]	[0.098039]
3	[\$5.00]	[0.203557]	41	[\$5.00]	[0.098039]
4	[\$5.00]	[0.203557]	42	[\$5.00]	[0.098039]
5	[\$5.00]	[0.203557]	43	[\$5.00]	[0.098039]
6	[\$5.00]	[0.203557]	44	[\$5.00]	[0.098039]
7	[\$5.00]	[0.203557]	45	[\$5.00]	[0.098039]
8	[\$5.00]	[0.203557]	46	[\$5.00]	[0.098039]
9	[\$5.00]	[0.203557]	47	[\$5.00]	[0.098039]
10	[\$5.00]	[0.203557]	48	[\$5.00]	[0.098039]
11	[\$5.00]	[0.098039]	49	[\$5.00]	[0.098039]
12	[\$5.00]	[0.098039]	50	[\$5.00]	[0.098039]
13	[\$5.00]	[0.098039]	51	[\$5.00]	[0.098039]
14	[\$5.00]	[0.098039]	52	[\$5.00]	[0.098039]
15	[\$5.00]	[0.098039]	53	[\$5.00]	[0.098039]
16	[\$5.00]	[0.098039]	54	[\$5.00]	[0.098039]
17	[\$5.00]	[0.098039]	55	[\$5.00]	[0.098039]
18	[\$5.00]	[0.098039]	56	[\$5.00]	[0.098039]
19	[\$5.00]	[0.098039]	57	[\$5.00]	[0.098039]
20	[\$5.00]	[0.098039]	58	[\$5.00]	[0.098039]
21	[\$5.00]	[0.098039]	59	[\$5.00]	[0.098039]
22	[\$5.00]	[0.098039]	60	[\$5.00]	[0.098039]
23	[\$5.00]	[0.098039]	61	[\$5.00]	[0.098039]
24	[\$5.00]	[0.098039]	62	[\$5.00]	[0.098039]
25	[\$5.00]	[0.098039]	63	[\$5.00]	[0.098039]
26	[\$5.00]	[0.098039]	64	[\$5.00]	[0.098039]
27	[\$5.00]	[0.098039]	65	[\$5.00]	[0.098039]
28	[\$5.00]	[0.098039]	66	[\$5.00]	[0.098039]
29	[\$5.00]	[0.098039]	67	[\$5.00]	[0.098039]
30	[\$5.00]	[0.098039]	68	[\$5.00]	[0.098039]
31	[\$5.00]	[0.098039]	69	[\$5.00]	[0.098039]
32	[\$5.00]	[0.098039]	70	[\$5.00]	[0.098039]
33	[\$5.00]	[0.098039]	71	[\$5.00]	[0.098039]
34	[\$5.00]	[0.098039]	72	[\$5.00]	[0.098039]
35	[\$5.00]	[0.098039]	73	[\$5.00]	[0.098039]
36	[\$5.00]	[0.098039]	74	[\$5.00]	[0.098039]
37	[\$5.00]	[0.098039]	75	[\$5.00]	[0.098039]
38	[\$5.00]	[0.098039]	76	[\$5.00]	[0.098039]

(1) Policy fee applies only to initial Coverage Segment

### 1.7.2 Monthly rates for mortality and expense risk charges

Guaranteed maximum monthly rates as a percentage of unloaned Account Value

Coverage Segment Year	Mortality and Expense Risk Charge Rate	Coverage Segment Year	Mortality and Expense Risk Charge Rate
1	[0.007636%]	39	[0.004301%]
2	[0.007636%]	40	[0.004301%]
3	[0.007636%]	41	[0.004301%]
4	[0.007636%]	42	[0.004301%]
5	[0.007636%]	43	[0.004301%]
6	[0.007636%]	44	[0.004301%]
7	[0.007636%]	45	[0.004301%]
8	[0.007636%]	46	[0.004301%]
9	[0.007636%]	47	[0.004301%]
10	[0.007636%]	48	[0.004301%]
11	[0.005756%]	49	[0.004301%]
12	[0.005756%]	50	[0.004301%]
13	[0.005756%]	51	[0.004301%]
14	[0.005756%]	52	[0.004301%]
15	[0.005756%]	53	[0.004301%]
16	[0.005756%]	54	[0.004301%]
17	[0.005756%]	55	[0.004301%]
18	[0.005756%]	56	[0.004301%]
19	[0.005756%]	57	[0.004301%]
20	[0.005756%]	58	[0.004301%]
21	[0.004301%]	59	[0.004301%]
22	[0.004301%]	60	[0.004301%]
23	[0.004301%]	61	[0.004301%]
24	[0.004301%]	62	[0.004301%]
25	[0.004301%]	63	[0.004301%]
26	[0.004301%]	64	[0.004301%]
27	[0.004301%]	65	[0.004301%]
28	[0.004301%]	66	[0.004301%]
29	[0.004301%]	67	[0.004301%]
30	[0.004301%]	68	[0.004301%]
31	[0.004301%]	69	[0.004301%]
32	[0.004301%]	70	[0.004301%]
33	[0.004301%]	71	[0.004301%]
34	[0.004301%]	72	[0.004301%]
35	[0.004301%]	73	[0.004301%]
36	[0.004301%]	74	[0.004301%]
37	[0.004301%]	75	[0.004301%]
38	[0.004301%]	76	[0.004301%]

## 1.8 Cost of Insurance Rates

Guaranteed Maximum Monthly Rates per \$1,000 of Net Amount at Risk<sup>(2)</sup>

Coverage Segment Year	Beginning of Year Age <sup>(1)</sup>	Monthly Cost of Insurance Rate	Coverage Segment Year	Beginning Of Year Age <sup>(1)</sup>	Monthly Cost of Insurance Rate
1	45	[0.22110]	40	84	[9.24138]
2	46	[0.24199]	41	85	[10.27544]
3	47	[0.26455]	42	86	[11.43495]
4	48	[0.27792]	43	87	[12.71507]
5	49	[0.29381]	44	88	[14.10525]
6	50	[0.31387]	45	89	[15.59358]
7	51	[0.33896]	46	90	[17.17057]
8	52	[0.37327]	47	91	[18.67330]
9	53	[0.41176]	48	92	[20.26544]
10	54	[0.45949]	49	93	[21.97376]
11	55	[0.51563]	50	94	[23.81218]
12	56	[0.57515]	51	95	[25.79274]
13	57	[0.63891]	52	96	[27.64147]
14	58	[0.69179]	53	97	[29.65378]
15	59	[0.75227]	54	98	[31.85097]
16	60	[0.82540]	55	99	[34.25958]
17	61	[0.91627]	56	100	[36.90863]
18	62	[1.02661]	57	101	[35.26362]
19	63	[1.14974]	58	102	[41.41764]
20	64	[1.27896]	59	103	[43.99544]
21	65	[1.41513]	60	104	[46.82418]
22	66	[1.55235]	61	105	[49.93704]
23	67	[1.68978]	62	106	[53.37325]
24	68	[1.83933]	63	107	[57.18462]
25	69	[1.99167]	64	108	[61.42909]
26	70	[2.17329]	65	109	[66.18205]
27	71	[2.37666]	66	110	[71.53882]
28	72	[2.64823]	67	111	[77.62686]
29	73	[2.93182]	68	112	[83.33333]
30	74	[3.23011]	69	113	[83.33333]
31	75	[3.56144]	70	114	[83.33333]
32	76	[3.92357]	71	115	[83.33333]
33	77	[4.34571]	72	116	[83.33333]
34	78	[4.84012]	13	117	[83.33333]
35	79	[5.41330]	74	118	[83.33333]
36	80	[6.04178]	75	119	[83.33333]
37	81	[6.76172]	76	120	[83.33333]
38	82	[7.51460]			
39	83	[8.33044]			

(1) On a Policy anniversary, "Age" means the Age of the Insured at his or her birthday nearest that date. That Age will apply until the next anniversary.

(2) For [Male, Premium Class Standard, Aggregate].



1.9 Policy Loan Factors

Coverage Segment Year	Guaranteed Minimum Annual Interest Crediting Rate for Loan Account	Guaranteed Maximum Annual Interest Rate Charged on Policy Debt Balances	Coverage Segment Year	Guaranteed Minimum Annual Interest Crediting Rate for Loan Account	Guaranteed Maximum Annual Interest Rate Charged on Policy Debt Balances
1	4.00%	[4.8636%]	39	4.00%	[4.5301%]
2	4.00%	[4.8636%]	40	4.00%	[4.5301%]
3	4.00%	[4.8636%]	41	4.00%	[4.5301%]
4	4.00%	[4.8636%]	42	4.00%	[4.5301%]
5	4.00%	[4.8636%]	43	4.00%	[4.5301%]
6	4.00%	[4.8636%]	44	4.00%	[4.5301%]
7	4.00%	[4.8636%]	45	4.00%	[4.5301%]
8	4.00%	[4.8636%]	46	4.00%	[4.5301%]
9	4.00%	[4.8636%]	47	4.00%	[4.5301%]
10	4.00%	[4.8636%]	48	4.00%	[4.5301%]
11	4.00%	[4.6756%]	49	4.00%	[4.5301%]
12	4.00%	[4.6756%]	50	4.00%	[4.5301%]
13	4.00%	[4.6756%]	51	4.00%	[4.5301%]
14	4.00%	[4.6756%]	52	4.00%	[4.5301%]
15	4.00%	[4.6756%]	53	4.00%	[4.5301%]
16	4.00%	[4.6756%]	54	4.00%	[4.5301%]
17	4.00%	[4.6756%]	55	4.00%	[4.5301%]
18	4.00%	[4.6756%]	56	4.00%	[4.5301%]
19	4.00%	[4.6756%]	27	4.00%	[4.5301%]
20	4.00%	[4.6756%]	28	4.00%	[4.5301%]
21	4.00%	[4.5301%]	29	4.00%	[4.5301%]
22	4.00%	[4.5301%]	60	4.00%	[4.5301%]
23	4.00%	[4.5301%]	61	4.00%	[4.5301%]
24	4.00%	[4.5301%]	62	4.00%	[4.5301%]
25	4.00%	[4.5301%]	63	4.00%	[4.5301%]
26	4.00%	[4.5301%]	64	4.00%	[4.5301%]
27	4.00%	[4.5301%]	65	4.00%	[4.5301%]
28	4.00%	[4.5301%]	66	4.00%	[4.5301%]
29	4.00%	[4.5301%]	67	4.00%	[4.5301%]
30	4.00%	[4.5301%]	68	4.00%	[4.5301%]
31	4.00%	[4.5301%]	69	4.00%	[4.5301%]
32	4.00%	[4.5301%]	70	4.00%	[4.5301%]
33	4.00%	[4.5301%]	71	4.00%	[4.5301%]
34	4.00%	[4.5301%]	72	4.00%	[4.5301%]
35	4.00%	[4.5301%]	73	4.00%	[4.5301%]
36	4.00%	[4.5301%]	74	4.00%	[4.5301%]
37	4.00%	[4.5301%]	75	4.00%	[4.5301%]
38	4.00%	[4.5301%]	76	4.00%	[4.5301%]

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**1.10 Surrender Charge Factors**

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<b>Coverage Segment Year</b>	<b>Maximum Guaranteed Charge per \$1000 of Initial Face Amount</b>
1	[\$6.479403]
2	[\$6.479403]
3	[\$6.479403]
4	[\$6.479403]
5	[\$6.479403]
6	[\$5.185782]
7	[\$3.886512]
8	[\$2.592891]
9	[\$1.293621]
10 & later	[0]

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### 1.11 Definition of Life Insurance Death Benefit Factors

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*[include GPT corridor factors or 1/NSP factors for CVAT in Req Total DB column]*

Policy Year	Required Total Death Benefit Factor	Policy Year	Required Total Death Benefit Factor
1	[3.3669]	39	[1.2537]
2	[3.2573]	40	[1.2354]
3	[3.1522]	41	[1.2182]
4	[3.0512]	42	[1.2023]
5	[2.9535]	43	[1.1875]
6	[2.8591]	44	[1.1739]
7	[2.7680]	45	[1.1613]
8	[2.6802]	46	[1.1498]
9	[2.5961]	47	[1.1392]
10	[2.5155]	48	[1.1289]
11	[2.4386]	49	[1.1189]
12	[2.3652]	50	[1.1087]
13	[2.2952]	51	[1.0983]
14	[2.2284]	52	[1.0868]
15	[2.1641]	53	[1.0733]
16	[2.1023]	54	[1.0561]
17	[2.0430]	55	[1.0330]
18	[1.9865]	56	[1.0100]
19	[1.9328]	57	[1.0100]
20	[1.8819]	58	[1.0100]
21	[1.8335]	59	[1.0100]
22	[1.7874]	60	[1.0100]
23	[1.7434]	61	[1.0100]
24	[1.7011]	62	[1.0100]
25	[1.6604]	63	[1.0100]
26	[1.6212]	64	[1.0100]
27	[1.5836]	65	[1.0100]
28	[1.5474]	66	[1.0100]
29	[1.5132]	67	[1.0100]
30	[1.4807]	68	[1.0100]
31	[1.4497]	69	[1.0100]
32	[1.4202]	70	[1.0100]
33	[1.3920]	71	[1.0100]
34	[1.3652]	72	[1.0100]
35	[1.3399]	73	[1.0100]
36	[1.3161]	74	[1.0100]
37	[1.2939]	75	[1.0100]
38	[1.2731]	76	[1.0100]

[If the Definition of Life Insurance Elected is the Cash Value Accumulation Test, the Death benefit factors are equal to one divided by the Net Single Premium (as defined in Code Section 7702(b).

We reserve the right to modify the Required Total Death Benefit Factors, retroactively if necessary, to ensure or maintain qualification of this policy as a life insurance contract for federal tax purposes, notwithstanding any other provisions of this policy to the contrary. ] *{Include these statements for CVAT policies only}*

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**1.12 Factors Applicable To Exempt Subaccounts**

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*[This section will include a separate page for each available Exempt Subaccount]*

<b>Fund Name</b>	<b>[XYZ Select Fund]</b>
Valuation Date	[The first business day of each calendar month]
Investment Date	[The first business day of each calendar month]
Investment Notice Period	[10 days]
Full Liquidity Date	[The last business day of each calendar quarter]
Full Liquidity Notice Date	[60 calendar days before a Full Liquidity Date]
Full Liquidity Deferral Period	[60 calendar days]
Liquidity Reserve Factor	[10%]
Partial Liquidity Date	[Last business day of each calendar year after the first policy year]
Partial Liquidity Factor	[20% or \$20,000 if greater]
Partial Liquidity Notice Date	[75 calendar days before a Partial Liquidity Date]
Partial Liquidity Deferral Period	[75 calendar days]



June 2, 2008

RE: Letter of Authorization

Dear State Regulator:

RE: Form No. P07M1N, Flexible Premium Adjustable Life Insurance Policy  
Revised Policy Schedule Page – P07M1N 2009

Dear State Regulator:

On behalf of Pacific Life Insurance Company, I hereby authorize:

Sandra K. Meltzer & Associates, Inc.  
1925 Century Boulevard, Suite 1  
Atlanta, Georgia 30345

to carry out the filing of the above reference forms to reflect the use of the 2001 CSO Mortality Table in your state. This authorization is to be used with the filing of policy forms and associated with forms which may consist of, but are not limited to endorsements, applications, certificates, insert pages and rider forms.

Sincerely,

Thomas S. Beadleston  
Vice President

**ACTUARIAL MEMORANDUM**  
**FLEXIBLE PREMIUM VARIABLE UNIVERSAL LIFE INSURANCE**  
**POLICY**  
**FORM NO. P07M1N**

***I. DESCRIPTION OF POLICY CHARACTERISTICS***

The policy will be offered by the Company for sale in the high net worth individual estate, business planning and corporate owned insurance markets. The policy will be privately offered in reliance on various exemptions from registration under applicable state and federal securities laws. Accordingly, the policy will be offered for sale only to sophisticated individuals, corporations, and other entities, including certain trusts established by such entities, that can demonstrate that they meet criteria set by the Security and Exchange Commission and possess the investment knowledge and sophistication necessary to evaluate the risks in purchasing the policy.

The minimum issue age is 0 and the maximum issue age is 90.

**A. Death Benefit**

As long as the policy remains inforce, adjustable life insurance coverage is provided for the lifetime of the insured.

There will be two Death Benefit Options available.

Under Option A, the total death benefit is level and equals the Face Amount.

Under Option B, the death benefit is defined as the Face Amount plus the Account Value. Further, the total death benefit under option A or B, will be increased if necessary to be at least as great as the death benefit necessary to meet one of the two "definition of life insurance" tests according to the Internal Revenue Code as amended in Section 7702 by the Deficit Reduction Tax Act of 1984. The policyholder will have to select at issue which of these tests to use for compliance with the Internal Revenue Code. These two tests are:

- 1) The Guideline Premium Test. For this test, the total death benefit is always at least as great as the Account Value multiplied by the appropriate percentage at the Insured's attained policy age. These percentages are shown in the policy form as Required Total Death Benefit factors in Section 1. They are 250% at ages 40 and under and grade down to 100% at age 95 and older.
- 2) The Cash Value Accumulation Test. For this test, the total death benefit is always at least as great as the Accumulated Value divided by the net single premium per dollar of insurance for the attained age of the insured calculated using guaranteed mortality and 4% interest. A table of Required Total Death Benefit factors, which are the

multiplicative inverse of the net single premium per dollar of insurance, will be included in Section 1 of the policy.

The net amount at risk for either death benefit option will be the total death benefit, including any increase for compliance with the Section 7702 discussed above less the Account Value.

#### B. Account Value

Policy owners are able to allocate and transfer non-loaned Account Value among the subaccounts of the separate account. Each subaccount corresponds to underlying portfolio with a specific investment objective.

The policy will have available two types of subaccounts. One type, a registered subaccount, invests exclusively in a corresponding investment portfolio of a registered investment company, similar to a mutual fund. The other, an exempt subaccount, invests directly in an unregistered portfolio of securities and other assets in accordance with the investment objective and policies established for the subaccount.

The Account Value is the sum of the amounts in each subaccount of the separate account plus the amount in the loan account. The account value formula is described in the contract and shown in Exhibit I. A numerical example for the first two months of the third policy year of a hypothetical contract is shown in Exhibit II.

#### C. Cash Surrender Value

The cash surrender value is equal to the account value minus the balance of any surrender charge plus any benefit from the Enhance Surrender Value Rider. The Net Cash Surrender Value is the Cash Surrender Value less any outstanding loans and accrued interest on such loans.

Because of the variable nature of the policy, there is no guaranteed interest crediting rate on account value allocated to the subaccounts. However, it can be shown that if the net investment return credited to the policy at all times from the date of issue should be equal to an assumed investment rate with premiums, charges and benefits determined according to the terms of the policy, then the resulting cash surrender value will always exceed the minimum nonforfeiture amount as defined by the insurance laws of this state.

#### D. Flexibility

At issue the owner selects both a planned premium amount and the amount of insurance subject to issue limitations. This policy will only be offered to owners who meet certain qualifications that allow exemption from applicable state and federal securities law. As such, these clients will have to demonstrate that they possess the investment knowledge and sophistication necessary to assess the risks being assumed. The policy offers a

certain degree of flexibility with respect to the structure of the charges to allow owners to meet specific objectives.

The death benefit will equal the account value at age 121. Also, the policy will lapse when the account value less indebtedness is insufficient to pay the monthly deductions.

At any time while the policy is in force, the owner may change the premiums and/or the Face Amount of insurance. Evidence of insurability may be required for an increase in the Face Amount of insurance. Evidence of insurability may also be required if a large unscheduled deposit is made that will increase the amount at risk. The Face Amount can be decreased at the request of the owner. Decreases may not lower the amount of insurance below \$50,000. A decrease may result in a forceout of cash value to comply with Section 7702 "definition of life insurance" tests.

## ***II. BASIS OF VALUES FOR COVERAGE AMOUNT***

### **A. Interest**

Because of the variable nature of the policy, there is no guaranteed interest crediting rate on account value allocated to the subaccounts. The account value in a subaccount varies from valuation date to valuation date based on the investment experience of that subaccount. This is reflected by multiplying the share value in the subaccount on the preceding valuation date by the net investment factor for the subaccount on the current valuation date.

The guaranteed interest crediting rate for account value in the loan account is 4%.

### **B. Target Premium**

The target premium for the policy, referred to as Band 1 Premium in Section 1 of the policy, is used as the basis for determining any surrender charges as well as differentiating premium loads. Regardless of the planned premium amount, the target premium may never exceed the TAMRA seven pay premium. The maximum target premiums are shown in EXHIBIT IV.

### **C. Expense Charges**

The policy expense charges will be determined by a particular set of load configurations selected to best match the owner's objectives. The boundaries of the load configurations range from a design that incorporates premium based loads but no per thousand loads (Category A) to a design that replaces premium based loads with per thousand loads and a surrender charge (Category B). The intent is to provide the sophisticated buyer with a range of charge structures similar to those found in the mutual fund industry (i.e. "no-



load” and “front-end load”). It is anticipated that most buyers will prefer a charge structure at one end of the continuum or the other; however, a structure that is a composite of the two configurations can be created.

The incidence and amount of expense loads have been restricted so that the resulting policy cash surrender value will always exceed the minimum nonforfeiture amount as defined by the insurance laws of this state. The configurations allow for the following types of expense charges:

#### Deductions from Premiums

An expense charge may be deducted from each premium payment. The expense charge may consist of a tax charge (1.25% to offset the DAC tax effect and an amount, specific to the state of issue, equal to the premium/franchise tax applicable to policies issued in that state) and a premium load. For issue ages through 74, the maximum charge on premium paid up to target will never exceed 26.50% of the maximum target premium (30% maximum premium load including the State Premium and DAC tax charge). For issue ages above 74, the maximum premium charge will be reduced linearly from 26.5% at issue age 74 to 11.50% for issue ages 86 through 90. The configuration that substitutes per thousand charges for premium loads (Configuration B) also offers the option to defer the tax charge on premiums paid up to target through policy year 10. Except in the first policy year, the tax charge may not be deferred on premium in excess of target.

#### Periodic Deduction from Account Value

On each periodic deduction date, a charge will be deducted from the policy’s account value. The periodic deduction will equal the sum of the following:

- a periodic charge for administrative and issue expenses that varies by sex, issue age, underwriting class, smoking status and load configuration. The maximum monthly charge for each issue age is shown in EXHIBIT III.
- a cost of insurance charge equal to the cost of insurance rate multiplied by the net amount at risk. The net amount at risk is equal to the death benefit on the deduction date minus the account value on the deduction date after deduction for expense charges. In no event will the cost of insurance charge, which varies according to the characteristics of the insured risk, exceed the guaranteed mortality charges specified in the contract. This deduction will also include the charge for any death benefit protection related to the following policy riders; the Term Rider, Return of Premium Rider, and the Enhanced Death Benefit Rider.

The guaranteed maximum cost of insurance rates applied in the calculation of account value under this policy are based on the sex-distinct rates based on 2001 CSO Ultimate Composite Mortality Table (ANB). Table M is used for male and Table F is used for female policies. In jurisdictions that require unisex rates, 2001 CSO Ultimate Composite Mortality Table 80% Male rates and 20% Female rates will be used. Guarantees for

substandard table rated policies will be modified accordingly. The company may use cost of insurance rates which produce a lower cost of insurance charge, thus producing higher account values than that generated by the guaranteed rates.

#### Deduction from Account Value Invested In the Separate Account

A mortality and expense risk charge will be deducted from the account value invested in the separate account on each processing date. The mortality and expense risk charge is a percentage charge and applied against the assets in the separate account.

#### Deduction from Account Value Upon Surrender or Partial Withdrawal

A surrender charge may be assessed against amounts surrendered or withdrawn by the owner during the first 9 policy years. The surrender charge remains level during the first five policy years. Thereafter, the surrender charge is reduced annually by 20% of the initial amount to zero at the start of year 10. The amount of any surrender charge will never exceed the available expense allowance, as described in Section III, provided by the Standard Nonforfeiture Law.

### ***III. COMPARISON OF FLEXIBLE PREMIUM VARIABLE UNIVERSAL LIFE CASH SURRENDER VALUE WITH MINIMUM NONFORFEITURE REQUIREMENTS***

The Standard Nonforfeiture Law defines minimum cash values using a prospective formula. The future pattern of cash surrender values for this policy, from any point in time prior to the maturity date, is unknown due to the flexibility of premium payments and death benefits, the varying investment return realized by each subaccount, and cost of insurance rates less than the guaranteed maximum. Therefore, it is not possible to calculate cash surrender values using a prospective type formula as described in the Standard Nonforfeiture Law.

The prospective formula of the Standard Nonforfeiture Law can be mathematically converted to an actuarially equivalent retrospective formula. The method used in calculating cash surrender values for this policy is consistent with the retrospective equivalent of the Standard Nonforfeiture Law cash value formula.

Demonstrating that the contract's cash surrender value always exceeds the minimum required amount is accomplished by showing that 1) the contract's excess first year maximum expense charges are never greater than the Standard Nonforfeiture Law's maximum initial expense allowance and 2) the surrender charge, if any, at all durations is less than the amortized available expense allowance (The available expense allowance is the excess of the initial expense allowance over the contract's excess first year expense charges).

The nonforfeiture basis assumed in the contract is 4.00% and semi-continuous functions. However, for purposes of this demonstration, the initial expense allowance and amortization of the available expense allowance are based on 2001 CSO mortality, interest at the maximum nonforfeiture rate of 5.00% and policy charges at their maximum level. This provides a more conservative estimation of the nonforfeiture test based on the current maximum nonforfeiture interest rate. The excess first year expense charge is deemed to be the total first year expense less the arithmetic average of the expense charges in policy years two through twenty.

Exhibit IV demonstrates nonforfeiture compliance for each issue age by displaying the maximum expense allowance and maximum charges, then indicating for each of Category A and Category B what percentage of the maximum allowance is used by the maximum charges for that category. For Category A, charges never exceed 54.2% of the maximum allowance (male age 74 has highest percentage). For Category B, the combination of per thousand loads and surrender charges never exceed 89.1% of the maximum allowance (male age 80 has highest percentage).

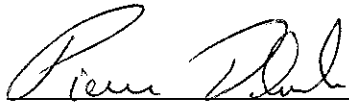
Compliance for each load Category is demonstrated by setting the charges at their guaranteed maximum level. Premium loads are set at the maximum level in year 1 and at the minimum levels in renewal years to determine the greatest possible excess first year expense charges. The loads are set in this manner to demonstrate that compliance is attained even when loads are set at their extremes. Since the surrender charge is level for the first five years, it is compared to the amortized allowance applicable to year 5. The surrender charge grades linearly to zero over a five year period, which is faster than the year 5 expense allowance grades off, therefore compliance is only tested at year 5.

If the policy should be a composite of Category A and B, the resulting charges will maintain nonforfeiture compliance. For example, if the maximum loads for a male age 64 policy were a composite equal to 10% of Category A loads and 90% of Category B loads, the maximum charges of each category would be effectively reduced. The maximum Category A premium load of 26.5% would be reduced to 2.65% while 90% of the Category B charges would apply. The total resulting charges would exhaust 70.4% of the maximum allowance, i.e., 10% of 39.5% (Category A) plus 90% of 73.8% (Category B).

#### ***IV. RESERVES***

The reserve for this policy form will be at least equal to those calculated using the Commissioner's Reserve Valuation Method (CRVM) according to the Universal Life Insurance Model Regulation based on an interest rate of 4.0% and 2001 CSO Mortality.

I am a member in good standing of the American Academy of Actuaries, and I am qualified to provide a Prescribed Statement of Actuarial Opinion in accordance with the standards set forth by the Actuarial Standards Board of the American Academy of Actuaries. In providing this statement, I have relied upon the data and calculations provided by Gabriel Schiminovich, ASA, MAAA, of the M Financial Group. I have thoroughly reviewed the material and calculations provided and I am satisfied with their accuracy.



Pierre Delisle, FSA, MAAA  
Assistant Vice President

May 28, 2008  
Date

## EXHIBIT I

### ACCOUNT VALUE AND CASH SURRENDER VALUE FORMULA

- A. This policy account value is based on the value of the underlying investments of the separate account at the end of each valuation period plus any amount in the loan account. The contract describes the valuation of separate account assets on each valuation date.
- B. As described in the section on Periodic Deductions from the Account Value certain policy charges are assessed on the periodic processing date. The accumulation of the Account Value from one periodic processing date to the next can be represented by the following formula, assuming there are no loans.

$$AV_t = (AV_{t-1} + (GP_t \times (1 - \%Load_t)) - Exp_t - ME_t - COI_t - W_t) \times (1 + I_t)$$

- C. The Cash Surrender Value at any time is the Account Value plus any benefit from the Enhanced Surrender Value Rider less any Surrender Charges. The example assumes that there is no Enhanced Surrender Value Rider or any loans.

#### D. Definitions

- $AV_t$  is the account value at the end of period t.
- $AV_{t-1}$  is the account value at the end of the prior period.
- $CSV_t$  is the cash surrender value at the end of period t.
- I is a hypothetical periodic net interest credited rate of the underlying portfolio for the period. The underlying portfolio net interest credit rate is equal to the Gross Earnings of the assets invested in the underlying portfolio less the charge by the investment advisory for investment management of the underlying portfolio.
- $ME_t$  is the charge deducted from the funds in the separate account for the mortality and expense risk charge at the beginning of period t.
- $GP_t$  is the premium paid at the beginning of period t.

$\%Load_t$  is the deduction from premiums received for the taxes and sales loads as described in the deduction from premiums section these loads would be applied to premium received during period  $t$ .

$Exp_t$  is the periodic charge for issue and administrative expenses deducted from the fund at the beginning of period  $t$ .

$COI_t$  is the Cost of Insurance charges deducted from the fund at the beginning of period  $t$ , this would include the cost of riders and substandard flat extra charges.

$W_t$  is the amount of any withdrawal at the beginning of period  $t$ .

## EXHIBIT II

### ACCOUNT VALUE NUMERICAL EXAMPLE

The following is a numerical example of the accumulation of the account value for a policy based on the life of a hypothetical insured, over the first and second month of the third policy year.

Assumptions:

Issue Age Male 35, Preferred Nonsmoker, Underwritten  
Face Amount \$1,000,000, Option A Death Benefit

Hypothetical Net Series Fund Earnings Rate I = 4.00%

Then the Monthly I =  $\left((1 + .04)^{(1/12)}\right) - 1 = 0.00327374$  or 0.327374%

Monthly M&E Risk Charge = 0.04716%

Percent of Premium Tax Load = 3.5% (1.25% DAC + 2.25% State Premium Tax)

Percent of Premium Load = 5.26%

Sum of Premium Load and Tax Load = 8.76%

Monthly Expense Load First 10 Policy Years = \$36.98

Guaranteed Annual COI Charge Per \$1,000 = \$1.44 for Male Attained Age 38  
(01 CSO ANB)

Guaranteed Monthly COI Charge Per \$1,000 = \$0.1201  
=  $(1 - (1 - 1.44/1000)^{(1/12)}) \times 1000$

Annual Premium Paid in the Beginning of Year 3 = \$17,000.00

Account Value at the End of the Policy Year 2 = \$41,491.67

Then, For Month 1, Year 3

Exp = 36.98

ME =  $(41,491.67 + 17,000 \times (1 - 0.0876)) \times 0.0004716 = 26.88$

COI = 
$$\frac{\left(\frac{1,000,000}{1.04^{1/12}} - 41,491.67 - 17,000 \times (1 - 0.0876) + 36.98 + 26.88\right) \times 0.001201}{1 - 0.001201} = 112.88$$

End of month 1, year 3 AV =

$$(41,491.67 + 17,000.00 \times (1 - 0.0876) - 36.98 - 26.88 - 112.88) \times (1.00327374) = \$57,011.76$$

For Month 2 , Year 3

$$\text{Exp} = 36.98$$

$$\text{ME} = (57,011.76) \times 0.0004716 = 26.89$$

$$\text{COI} = \frac{\left( \frac{1,000,000}{1.04^{1/12}} - 57,011.76 + 36.98 + 26.89 \right) \times .0001201}{1 - .0001201} = 112.88$$

---

$$\begin{aligned} \text{End of month 2, year 3 AV} &= (57,011.76 - 36.98 - 26.89 - 112.88) \times (1.00327374) \\ &= \$57,021.07 \end{aligned}$$

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# EXHIBIT III

## Maximum Charges

Age	Maximum Premium Load as % of Max. Target	Maximum Monthly Per K Charge		Maximum Annual Per K Charge		10/19ths of Max. Ann. Per K Charge		Maximum Initial Surrender Charge as % of Maximum Target	
		Male	Female	Male	Female	Male	Female		
0	26.50%	0.59187	0.55615	7.10243	6.67379	3.74	3.52	30.0%	30.0%
1	26.50%	0.59187	0.55615	7.10243	6.67379	3.74	3.52	30.0%	30.0%
2	26.50%	0.59187	0.55615	7.10243	6.67379	3.74	3.52	30.0%	30.0%
3	26.50%	0.59187	0.55615	7.10243	6.67379	3.74	3.52	30.0%	30.0%
4	26.50%	0.59187	0.55615	7.10243	6.67379	3.74	3.52	30.0%	30.0%
5	26.50%	0.59187	0.55615	7.10243	6.67379	3.74	3.52	30.0%	30.0%
6	26.50%	0.59500	0.55904	7.14005	6.70844	3.76	3.54	30.0%	30.0%
7	26.50%	0.59909	0.56193	7.18907	6.74310	3.79	3.55	30.0%	30.0%
8	26.50%	0.60222	0.56479	7.22669	6.77753	3.81	3.57	30.0%	30.0%
9	26.50%	0.60534	0.56863	7.26408	6.82358	3.83	3.60	30.0%	30.0%
10	26.50%	0.60943	0.57150	7.31310	6.85801	3.85	3.61	30.0%	30.0%
11	26.50%	0.61256	0.57439	7.35072	6.89267	3.87	3.63	30.0%	30.0%
12	26.50%	0.61665	0.57728	7.39974	6.92732	3.90	3.65	30.0%	30.0%
13	26.50%	0.61976	0.58110	7.43713	6.97315	3.92	3.68	30.0%	30.0%
14	26.50%	0.62290	0.58398	7.47475	7.00781	3.94	3.69	30.0%	30.0%
15	26.50%	0.62698	0.58687	7.52377	7.04246	3.96	3.71	30.0%	30.0%
16	26.50%	0.64235	0.60156	7.70822	7.21871	4.06	3.80	30.0%	30.0%
17	26.50%	0.65776	0.61533	7.89313	7.38401	4.16	3.89	30.0%	30.0%
18	26.50%	0.67321	0.63008	8.07850	7.56094	4.26	3.98	30.0%	30.0%
19	26.50%	0.68867	0.64484	8.26409	7.73809	4.35	4.08	30.0%	30.0%
20	26.50%	0.70418	0.65966	8.45014	7.91593	4.45	4.17	30.0%	30.0%
21	26.50%	0.72067	0.67353	8.64804	8.08237	4.56	4.26	30.0%	30.0%
22	26.50%	0.73623	0.68839	8.83477	8.26067	4.65	4.35	30.0%	30.0%
23	26.50%	0.75183	0.70329	9.02196	8.43942	4.75	4.45	30.0%	30.0%
24	26.50%	0.76745	0.71820	9.20938	8.61840	4.85	4.54	30.0%	30.0%
25	26.50%	0.78407	0.73315	9.40888	8.79784	4.96	4.64	30.0%	30.0%
26	26.50%	0.80414	0.74718	9.64964	8.96610	5.08	4.72	30.0%	30.0%
27	26.50%	0.82325	0.76215	9.87901	9.14576	5.20	4.82	30.0%	30.0%
28	26.50%	0.84332	0.77712	10.11978	9.32543	5.33	4.91	30.0%	30.0%
29	26.50%	0.86338	0.79209	10.36055	9.50509	5.46	5.01	30.0%	30.0%
30	26.50%	0.88344	0.80706	10.60132	9.68476	5.58	5.10	30.0%	30.0%
31	26.50%	0.90351	0.82204	10.84208	9.86442	5.71	5.20	30.0%	30.0%
32	26.50%	0.92357	0.83701	11.08285	10.04408	5.84	5.29	30.0%	30.0%
33	26.50%	0.94364	0.85103	11.32362	10.21235	5.96	5.38	30.0%	30.0%
34	26.50%	0.96372	0.86600	11.56462	10.39201	6.09	5.47	30.0%	30.0%
35	26.50%	0.98283	0.88099	11.79398	10.57190	6.21	5.57	30.0%	30.0%
36	26.50%	1.00958	0.90155	12.11501	10.81860	6.38	5.70	30.0%	30.0%
37	26.50%	1.03544	0.92213	12.42532	11.06552	6.54	5.83	30.0%	30.0%
38	26.50%	1.06136	0.94369	12.73631	11.32430	6.71	5.97	30.0%	30.0%
39	26.50%	1.08826	0.96435	13.05916	11.57214	6.88	6.10	30.0%	30.0%
40	26.50%	1.11426	0.98504	13.37106	11.82043	7.04	6.23	30.0%	30.0%
41	26.50%	1.14125	1.00670	13.69505	12.08035	7.21	6.36	30.0%	30.0%
42	26.50%	1.16734	1.02744	14.00809	12.32933	7.38	6.49	30.0%	30.0%
43	26.50%	1.19444	1.04821	14.33322	12.57853	7.55	6.63	30.0%	30.0%
44	26.50%	1.22062	1.07067	14.64740	12.84803	7.71	6.77	30.0%	30.0%
45	26.50%	1.24781	1.09537	14.97367	13.14443	7.89	6.92	30.0%	30.0%
46	26.50%	1.28060	1.12083	15.36720	13.44995	8.09	7.08	30.0%	30.0%

# EXHIBIT III

## Maximum Charges

Age	Maximum Premium Load as % of Max. Target	Maximum Monthly Per K Charge		Maximum Annual Per K Charge		10/19ths of Max. Ann. Per K Charge		Maximum Initial Surrender Charge as % of Maximum Target	
		Male	Female	Male	Female	Male	Female		
47	26.50%	1.31347	1.14635	15.76164	13.75615	8.30	7.25	30.0%	30.0%
48	26.50%	1.34644	1.17221	16.15722	14.06646	8.51	7.41	30.0%	30.0%
49	26.50%	1.37946	1.19977	16.55348	14.39729	8.72	7.58	30.0%	30.0%
50	26.50%	1.41257	1.22740	16.95089	14.72880	8.93	7.76	30.0%	30.0%
51	26.50%	1.44575	1.25510	17.34898	15.06122	9.14	7.93	30.0%	30.0%
52	26.50%	1.48266	1.28339	17.79190	15.40072	9.37	8.11	30.0%	30.0%
53	26.50%	1.52147	1.31178	18.25759	15.74135	9.61	8.29	30.0%	30.0%
54	26.50%	1.56094	1.34283	18.73122	16.11401	9.86	8.49	30.0%	30.0%
55	26.50%	1.60663	1.37656	19.27960	16.51871	10.15	8.70	30.0%	30.0%
56	26.50%	1.65765	1.41744	19.89181	17.00926	10.47	8.96	30.0%	30.0%
57	26.50%	1.70941	1.45971	20.51288	17.51647	10.80	9.22	30.0%	30.0%
58	26.50%	1.76216	1.50350	21.14590	18.04194	11.13	9.50	30.0%	30.0%
59	26.50%	1.81573	1.54813	21.78870	18.57751	11.47	9.78	30.0%	30.0%
60	26.50%	1.87043	1.59382	22.44511	19.12578	11.82	10.07	30.0%	30.0%
61	26.50%	1.92620	1.64058	23.11441	19.68700	12.17	10.37	30.0%	30.0%
62	26.50%	1.98303	1.68831	23.79636	20.25973	12.53	10.67	30.0%	30.0%
63	26.50%	2.04099	1.73706	24.49190	20.84471	12.90	10.98	30.0%	30.0%
64	26.50%	2.09993	1.78659	25.19916	21.43907	13.27	11.29	30.0%	30.0%
65	26.50%	1.88032	1.70162	22.56383	20.41940	11.88	10.75	30.0%	30.0%
66	26.50%	1.77559	1.64386	21.30713	19.72628	11.22	10.39	30.0%	30.0%
67	26.50%	1.82917	1.68503	21.95005	20.22036	11.56	10.65	30.0%	30.0%
68	26.50%	1.88397	1.72721	22.60764	20.72652	11.90	10.91	30.0%	30.0%
69	26.50%	1.94031	1.77065	23.28370	21.24785	12.26	11.19	30.0%	30.0%
70	26.50%	1.99850	1.81572	23.98202	21.78863	12.63	11.47	30.0%	30.0%
71	26.50%	1.86866	1.68451	22.42393	20.21417	11.81	10.64	29.0%	29.0%
72	26.50%	1.89140	1.73013	22.69685	20.76152	11.95	10.93	28.0%	28.0%
73	26.50%	1.91422	1.77768	22.97068	21.33214	12.09	11.23	27.0%	27.0%
74	26.50%	1.93714	1.82693	23.24564	21.92315	12.24	11.54	26.0%	26.0%
75	25.25%	1.96015	1.87782	23.52175	22.53384	12.38	11.86	25.0%	25.0%
76	24.00%	1.72221	1.65615	20.66651	19.87375	10.88	10.46	24.0%	24.0%
77	22.75%	1.75973	1.69190	21.11681	20.30285	11.12	10.69	23.0%	23.0%
78	21.50%	1.79821	1.72859	21.57851	20.74312	11.36	10.92	22.0%	22.0%
79	20.25%	1.83763	1.76623	22.05161	21.19478	11.61	11.16	21.0%	21.0%
80	19.00%	1.87801	1.80484	22.53611	21.65808	11.87	11.40	21.0%	21.0%
81	17.75%	1.41981	1.41981	17.03766	17.03766	8.97	8.97	20.0%	20.0%
82	16.50%	1.42820	1.42820	17.13844	17.13844	9.03	9.03	19.0%	19.0%
83	15.25%	1.43672	1.43672	17.24058	17.24058	9.08	9.08	18.0%	18.0%
84	14.00%	1.44538	1.44538	17.34455	17.34455	9.13	9.13	17.0%	17.0%
85	12.75%	1.45416	1.45416	17.44988	17.44988	9.19	9.19	16.0%	16.0%
86	11.50%	1.36229	1.36229	16.34750	16.34750	8.61	8.61	15.0%	15.0%
87	11.50%	1.36229	1.36229	16.34750	16.34750	8.61	8.61	14.0%	14.0%
88	11.50%	1.36229	1.36229	16.34750	16.34750	8.61	8.61	13.0%	13.0%
89	11.50%	1.36229	1.36229	16.34750	16.34750	8.61	8.61	13.0%	13.0%
90	11.50%	1.36229	1.36229	16.34750	16.34750	8.61	8.61	12.0%	12.0%

# **EXHIBIT IV** **Nonforfeiture Demonstration**

**Males**

0.704

Males		0.704											Category A			Category B						
Age	Maximum Target Premium	Initial Expense Allowance	Amortized Expense Allowance by Policy Duration										Maximum Premium Load			Maximum Per \$1,000 Charge			Maximum Surrender Charge			Total
			1	2	3	4	5	6	7	8	9	10	as % of Maximum Target	Amount per \$1,000	as % of Allowance	Ann'lized Charge	Excess First Yr. Charge	Excess as % of Allowance	as % of Maximum Target	as amount per \$1000	as % of Amort. Allow. in Year 5	Per K & SC as % of Allowance
0	10.22	12.256	12.245	12.229	12.210	12.188	12.165	12.140	12.114	12.087	12.058	12.029	26.50%	2.71	22.1%	7.10	3.74	30.5%	30.0%	3.07	25.2%	55.7%
1	10.48	12.312	12.295	12.276	12.254	12.231	12.206	12.180	12.153	12.124	12.094	12.063	26.50%	2.78	22.6%	7.10	3.74	30.4%	30.0%	3.14	25.8%	56.1%
2	10.81	12.397	12.377	12.355	12.331	12.306	12.280	12.252	12.224	12.193	12.162	12.129	26.50%	2.86	23.1%	7.10	3.74	30.2%	30.0%	3.24	26.4%	56.6%
3	11.18	12.497	12.474	12.450	12.425	12.399	12.371	12.342	12.311	12.279	12.246	12.212	26.50%	2.96	23.7%	7.10	3.74	29.9%	30.0%	3.35	27.1%	57.0%
4	11.59	12.610	12.585	12.560	12.533	12.505	12.475	12.445	12.412	12.379	12.344	12.309	26.50%	3.07	24.4%	7.10	3.74	29.7%	30.0%	3.48	27.9%	57.5%
5	12.02	12.733	12.707	12.680	12.651	12.621	12.590	12.558	12.524	12.489	12.453	12.416	26.50%	3.19	25.0%	7.10	3.74	29.4%	30.0%	3.61	28.6%	58.0%
6	12.47	12.862	12.835	12.806	12.776	12.744	12.711	12.677	12.642	12.605	12.568	12.531	26.50%	3.30	25.7%	7.14	3.76	29.2%	30.0%	3.74	29.4%	58.7%
7	12.93	12.998	12.969	12.939	12.907	12.873	12.838	12.803	12.766	12.728	12.691	12.653	26.50%	3.43	26.4%	7.19	3.79	29.2%	30.0%	3.88	30.2%	59.4%
8	13.42	13.142	13.111	13.078	13.044	13.009	12.973	12.936	12.898	12.860	12.821	12.782	26.50%	3.56	27.1%	7.23	3.81	29.0%	30.0%	4.03	31.0%	60.0%
9	13.92	13.293	13.260	13.226	13.190	13.154	13.116	13.077	13.038	12.999	12.960	12.920	26.50%	3.69	27.7%	7.26	3.83	28.8%	30.0%	4.18	31.8%	60.7%
10	14.45	13.452	13.417	13.381	13.344	13.306	13.267	13.227	13.188	13.148	13.107	13.064	26.50%	3.83	28.5%	7.31	3.85	28.6%	30.0%	4.34	32.7%	61.3%
11	14.99	13.621	13.584	13.546	13.507	13.467	13.427	13.387	13.347	13.305	13.262	13.217	26.50%	3.97	29.2%	7.35	3.87	28.4%	30.0%	4.50	33.5%	61.9%
12	15.56	13.795	13.757	13.717	13.677	13.637	13.596	13.555	13.512	13.469	13.423	13.375	26.50%	4.12	29.9%	7.40	3.90	28.3%	30.0%	4.67	34.3%	62.6%
13	16.14	13.976	13.936	13.895	13.854	13.812	13.771	13.728	13.683	13.637	13.588	13.536	26.50%	4.28	30.6%	7.44	3.92	28.0%	30.0%	4.84	35.2%	63.2%
14	16.73	14.163	14.121	14.080	14.038	13.995	13.951	13.906	13.859	13.809	13.757	13.703	26.50%	4.43	31.3%	7.47	3.94	27.8%	30.0%	5.02	36.0%	63.8%
15	17.34	14.356	14.313	14.270	14.227	14.183	14.137	14.089	14.038	13.985	13.930	13.872	26.50%	4.60	32.0%	7.52	3.96	27.6%	30.0%	5.20	36.8%	64.4%
16	17.94	14.550	14.506	14.462	14.417	14.370	14.322	14.270	14.216	14.160	14.101	14.039	26.50%	4.75	32.7%	7.71	4.06	27.9%	30.0%	5.38	37.6%	65.5%
17	18.56	14.746	14.702	14.656	14.608	14.559	14.506	14.452	14.395	14.335	14.272	14.207	26.50%	4.92	33.4%	7.89	4.16	28.2%	30.0%	5.57	38.4%	66.6%
18	19.18	14.946	14.899	14.851	14.800	14.747	14.692	14.633	14.572	14.509	14.442	14.374	26.50%	5.08	34.0%	8.08	4.26	28.5%	30.0%	5.75	39.2%	67.7%
19	19.81	15.152	15.103	15.051	14.997	14.941	14.882	14.820	14.755	14.688	14.617	14.544	26.50%	5.25	34.6%	8.26	4.35	28.7%	30.0%	5.94	39.9%	68.6%
20	20.46	15.367	15.315	15.260	15.203	15.142	15.079	15.013	14.945	14.874	14.799	14.719	26.50%	5.42	35.3%	8.45	4.45	29.0%	30.0%	6.14	40.7%	69.7%
21	21.14	15.594	15.538	15.479	15.418	15.354	15.287	15.217	15.144	15.068	14.987	14.903	26.50%	5.60	35.9%	8.65	4.56	29.2%	30.0%	6.34	41.5%	70.7%
22	21.84	15.834	15.774	15.712	15.646	15.578	15.507	15.433	15.355	15.273	15.186	15.095	26.50%	5.79	36.6%	8.83	4.65	29.4%	30.0%	6.55	42.3%	71.6%
23	22.58	16.086	16.023	15.956	15.886	15.814	15.738	15.659	15.575	15.487	15.394	15.297	26.50%	5.98	37.2%	9.02	4.75	29.5%	30.0%	6.77	43.0%	72.6%
24	23.34	16.353	16.285	16.214	16.140	16.063	15.982	15.897	15.807	15.712	15.612	15.508	26.50%	6.19	37.8%	9.21	4.85	29.7%	30.0%	7.00	43.8%	73.5%
25	24.12	16.635	16.562	16.486	16.408	16.325	16.238	16.146	16.049	15.947	15.841	15.729	26.50%	6.39	38.4%	9.41	4.96	29.8%	30.0%	7.24	44.6%	74.4%
26	24.94	16.932	16.855	16.774	16.690	16.600	16.506	16.407	16.303	16.194	16.080	15.961	26.50%	6.61	39.0%	9.65	5.08	30.0%	30.0%	7.48	45.3%	75.3%
27	25.79	17.244	17.161	17.075	16.983	16.887	16.786	16.680	16.568	16.451	16.329	16.202	26.50%	6.83	39.6%	9.88	5.20	30.2%	30.0%	7.74	46.1%	76.2%
28	26.66	17.571	17.482	17.389	17.290	17.187	17.078	16.964	16.844	16.719	16.589	16.452	26.50%	7.06	40.2%	10.12	5.33	30.3%	30.0%	8.00	46.8%	77.2%
29	27.56	17.918	17.823	17.722	17.615	17.504	17.387	17.264	17.136	17.002	16.863	16.718	26.50%	7.30	40.8%	10.36	5.46	30.5%	30.0%	8.27	47.6%	78.0%
30	28.51	18.289	18.185	18.076	17.962	17.842	17.716	17.584	17.447	17.304	17.155	17.000	26.50%	7.56	41.3%	10.60	5.58	30.5%	30.0%	8.55	48.3%	78.8%
31	29.50	18.683	18.571	18.454	18.330	18.201	18.066	17.925	17.778	17.625	17.466	17.301	26.50%	7.82	41.8%	10.84	5.71	30.6%	30.0%	8.85	49.0%	79.5%
32	30.53	19.103	18.982	18.855	18.723	18.583	18.439	18.287	18.130	17.966	17.796	17.620	26.50%	8.09	42.4%	11.08	5.84	30.6%	30.0%	9.16	49.7%	80.2%
33	31.60	19.551	19.420	19.283	19.140	18.991	18.835	18.673	18.504	18.329	18.148	17.960	26.50%	8.37	42.8%	11.32	5.96	30.5%	30.0%	9.48	50.3%	80.8%
34	32.72	20.026	19.884	19.737	19.583	19.422	19.255	19.081	18.901	18.714	18.520	18.319	26.50%	8.67	43.3%	11.56	6.09	30.4%	30.0%	9.82	51.0%	81.4%
35	33.88	20.530	20.377	20.218	20.052	19.880	19.700	19.514	19.321	19.120	18.913	18.700	26.50%	8.98	43.7%	11.79	6.21	30.2%	30.0%	10.16	51.6%	81.8%
36	35.09	21.065	20.901	20.729	20.551	20.366	20.173	19.973	19.766	19.552	19.332	19.104	26.50%	9.30	44.1%	12.12	6.38	30.3%	30.0%	10.53	52.2%	82.5%
37	36.34	21.632	21.454	21.270	21.078	20.878	20.671	20.457	20.236	20.007	19.772	19.530	26.50%	9.63	44.5%	12.43	6.54	30.2%	30.0%	10.90	52.7%	83.0%
38	37.64	22.232	22.041	21.842	21.636	21.421	21.199	20.970	20.733	20.490	20.238	19.979	26.50%	9.97	44.9%	12.74	6.71	30.2%	30.0%	11.29	53.3%	83.4%
39	38.98	22.868	22.661	22.447	22.224	21.994	21.756	21.511	21.258	20.997	20.728	20.448	26.50%	10.33	45.2%	13.06	6.88	30.1%	30.0%	11.69	53.8%	83.8%
40	40.36	23.540	23.317	23.086	22.847	22.600	22.345	22.082	21.811	21.532	21.241	20.939	26.50%	10.70	45.4%	13.37	7.04	29.9%	30.0%	12.11	54.2%	84.1%
41	41.80	24.252	24.012	23.763	23.506	23.241	22.968	22.686	22.395	22.093	21.778	21.452	26.50%	11.08	45.7%	13.70	7.21	29.7%	30.0%	12.54	54.6%	84.3%
42	43.28	25.005	24.746	24.478	24.202	23.918	23.625	23.322	23.007	22.679	22.339	21.988	26.50%	11.47	45.9%	14.01	7.38	29.5%	30.0%	12.98	55.0%	84.5%
43	44.80	25.801	25.522	25.234	24.937	24.632	24.316	23.987	23.646	23.291	22.925	22.548	26.50%	11.87	46.0%	14.33	7.55	29.3%	30.0%	13.44	55.3%	84.5%
44	46.37	26.641	26.341	26.032	25.712	25.383	25.040	24.683	24.313	23.931	23.537	23.132	26.50%	12.29	46.1%	14.65	7.					

# **EXHIBIT IV** **Nonforfeiture Demonstration**

**Males**

0.704

Males			0.704										Category A			Category B																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
Age	Maximum Target Premium	Initial Expense Allowance	Amortized Expense Allowance by Policy Duration										Maximum Premium Load			Maximum Per \$1,000 Charge			Maximum Surrender Charge			Total																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																		
			1	2	3	4	5	6	7	8	9	10	as % of Maximum Target	Amount per \$1,000 Allowance	as % of Maximum Target	Excess First Yr. Charge	Excess as % of Allowance	as % of Maximum Target	as amount per \$1000	as % of Amort. Allow. in Year 5	Per K & SC as % of Allowance																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																			

# EXHIBIT IV

## Nonforfeiture Demonstration

Females

0.761

Females			0.761										Category A			Category B						
Age	Maximum Target Premium	Initial Expense Allowance	Amortized Expense Allowance by Policy Duration										Maximum Premium Load			Maximum Per \$1,000 Charge			Maximum Surrender Charge			Total
													as % of Maximum Target	Amount per \$1,000	as % of Allowance	Excess First Yr. Charge	Excess as % of Allowance	as % of Maximum Target	as amount per \$1000	as % of Amort. Allow. in Year 5	Per K & SC as % of Allowance	
			1	2	3	4	5	6	7	8	9	10	Target	\$1,000	Allowance	Charge	Charge	Allowance	Target	per \$1000	in Year 5	Allowance
0	8.56	11.787	11.775	11.762	11.746	11.729	11.711	11.692	11.673	11.652	11.630	11.608	26.50%	2.27	19.2%	6.67	3.52	29.9%	30.0%	2.57	21.9%	51.8%
1	8.82	11.849	11.835	11.820	11.803	11.785	11.765	11.745	11.725	11.703	11.680	11.656	26.50%	2.34	19.7%	6.67	3.52	29.7%	30.0%	2.65	22.5%	52.2%
2	9.12	11.922	11.907	11.890	11.871	11.852	11.832	11.811	11.789	11.766	11.742	11.717	26.50%	2.42	20.3%	6.67	3.52	29.5%	30.0%	2.74	23.1%	52.6%
3	9.45	12.005	11.988	11.970	11.950	11.930	11.909	11.887	11.864	11.840	11.814	11.788	26.50%	2.50	20.9%	6.67	3.52	29.3%	30.0%	2.84	23.8%	53.1%
4	9.79	12.096	12.078	12.058	12.038	12.017	11.994	11.971	11.947	11.921	11.895	11.867	26.50%	2.59	21.4%	6.67	3.52	29.1%	30.0%	2.94	24.5%	53.6%
5	10.16	12.193	12.173	12.153	12.131	12.109	12.085	12.060	12.035	12.008	11.981	11.952	26.50%	2.69	22.1%	6.67	3.52	28.9%	30.0%	3.05	25.2%	54.1%
6	10.54	12.295	12.275	12.253	12.230	12.206	12.181	12.155	12.129	12.101	12.072	12.042	26.50%	2.79	22.7%	6.71	3.54	28.8%	30.0%	3.16	26.0%	54.7%
7	10.93	12.403	12.381	12.359	12.334	12.309	12.283	12.256	12.228	12.199	12.168	12.137	26.50%	2.90	23.4%	6.74	3.55	28.6%	30.0%	3.28	26.7%	55.3%
8	11.34	12.515	12.492	12.468	12.442	12.416	12.388	12.360	12.330	12.299	12.268	12.234	26.50%	3.01	24.0%	6.78	3.57	28.5%	30.0%	3.40	27.5%	56.0%
9	11.76	12.633	12.608	12.583	12.556	12.528	12.499	12.469	12.438	12.406	12.373	12.338	26.50%	3.12	24.7%	6.82	3.60	28.5%	30.0%	3.53	28.2%	56.7%
10	12.20	12.757	12.731	12.704	12.676	12.647	12.617	12.585	12.553	12.519	12.483	12.446	26.50%	3.23	25.3%	6.86	3.61	28.3%	30.0%	3.66	29.0%	57.3%
11	12.65	12.888	12.860	12.832	12.802	12.772	12.740	12.707	12.672	12.637	12.599	12.560	26.50%	3.35	26.0%	6.89	3.63	28.2%	30.0%	3.80	29.8%	58.0%
12	13.13	13.024	12.996	12.966	12.935	12.903	12.869	12.834	12.798	12.760	12.721	12.680	26.50%	3.48	26.7%	6.93	3.65	28.0%	30.0%	3.94	30.6%	58.6%
13	13.61	13.166	13.136	13.105	13.072	13.038	13.003	12.966	12.928	12.888	12.846	12.802	26.50%	3.61	27.4%	6.97	3.68	28.0%	30.0%	4.08	31.4%	59.4%
14	14.11	13.314	13.282	13.249	13.215	13.179	13.142	13.103	13.062	13.020	12.976	12.929	26.50%	3.74	28.1%	7.01	3.69	27.7%	30.0%	4.23	32.2%	59.9%
15	14.63	13.468	13.434	13.399	13.363	13.325	13.286	13.245	13.202	13.157	13.110	13.060	26.50%	3.88	28.8%	7.04	3.71	27.5%	30.0%	4.39	33.0%	60.6%
16	15.16	13.629	13.594	13.557	13.519	13.479	13.437	13.393	13.348	13.300	13.250	13.197	26.50%	4.02	29.5%	7.22	3.80	27.9%	30.0%	4.55	33.8%	61.7%
17	15.71	13.796	13.759	13.720	13.680	13.637	13.593	13.547	13.498	13.447	13.394	13.338	26.50%	4.16	30.2%	7.38	3.89	28.2%	30.0%	4.71	34.7%	62.9%
18	16.28	13.972	13.933	13.891	13.848	13.803	13.756	13.707	13.655	13.601	13.545	13.486	26.50%	4.31	30.9%	7.56	3.98	28.5%	30.0%	4.88	35.5%	64.0%
19	16.87	14.156	14.115	14.071	14.025	13.977	13.927	13.875	13.820	13.762	13.703	13.640	26.50%	4.47	31.6%	7.74	4.08	28.8%	30.0%	5.06	36.3%	65.2%
20	17.48	14.349	14.304	14.258	14.209	14.158	14.105	14.049	13.991	13.930	13.867	13.801	26.50%	4.63	32.3%	7.92	4.17	29.1%	30.0%	5.24	37.2%	66.2%
21	18.11	14.552	14.505	14.455	14.403	14.349	14.292	14.233	14.171	14.107	14.039	13.969	26.50%	4.80	33.0%	8.08	4.26	29.3%	30.0%	5.43	38.0%	67.3%
22	18.77	14.766	14.715	14.663	14.607	14.550	14.489	14.426	14.361	14.292	14.221	14.146	26.50%	4.97	33.7%	8.26	4.35	29.5%	30.0%	5.63	38.9%	68.3%
23	19.44	14.991	14.937	14.881	14.822	14.760	14.696	14.629	14.560	14.487	14.411	14.331	26.50%	5.15	34.4%	8.44	4.45	29.7%	30.0%	5.83	39.7%	69.4%
24	20.15	15.229	15.171	15.111	15.049	14.983	14.915	14.844	14.770	14.692	14.611	14.527	26.50%	5.34	35.1%	8.62	4.54	29.8%	30.0%	6.05	40.5%	70.3%
25	20.89	15.479	15.418	15.354	15.287	15.218	15.145	15.069	14.990	14.908	14.822	14.732	26.50%	5.54	35.8%	8.80	4.64	30.0%	30.0%	6.27	41.4%	71.4%
26	21.65	15.743	15.678	15.610	15.539	15.464	15.387	15.306	15.222	15.134	15.043	14.948	26.50%	5.74	36.4%	8.97	4.72	30.0%	30.0%	6.50	42.2%	72.2%
27	22.44	16.021	15.952	15.879	15.803	15.724	15.641	15.555	15.466	15.372	15.276	15.175	26.50%	5.95	37.1%	9.15	4.82	30.1%	30.0%	6.73	43.0%	73.1%
28	23.25	16.313	16.239	16.161	16.080	15.996	15.908	15.816	15.721	15.622	15.519	15.412	26.50%	6.16	37.8%	9.33	4.91	30.1%	30.0%	6.98	43.8%	73.9%
29	24.10	16.621	16.541	16.458	16.372	16.282	16.188	16.090	15.989	15.884	15.774	15.660	26.50%	6.39	38.4%	9.51	5.01	30.1%	30.0%	7.23	44.7%	74.8%
30	24.97	16.945	16.860	16.771	16.679	16.583	16.483	16.379	16.271	16.159	16.042	15.920	26.50%	6.62	39.1%	9.68	5.10	30.1%	30.0%	7.49	45.4%	75.5%
31	25.88	17.287	17.196	17.102	17.003	16.901	16.794	16.684	16.569	16.449	16.324	16.193	26.50%	6.86	39.7%	9.86	5.20	30.1%	30.0%	7.76	46.2%	76.3%
32	26.82	17.647	17.550	17.449	17.344	17.235	17.121	17.003	16.880	16.752	16.618	16.478	26.50%	7.11	40.3%	10.04	5.29	30.0%	30.0%	8.05	47.0%	77.0%
33	27.79	18.027	17.923	17.815	17.703	17.586	17.465	17.339	17.207	17.069	16.926	16.777	26.50%	7.36	40.9%	10.21	5.38	29.8%	30.0%	8.34	47.7%	77.6%
34	28.80	18.427	18.316	18.201	18.081	17.956	17.826	17.691	17.549	17.402	17.249	17.090	26.50%	7.63	41.4%	10.39	5.47	29.7%	30.0%	8.64	48.5%	78.2%
35	29.84	18.849	18.730	18.607	18.478	18.345	18.205	18.060	17.908	17.751	17.587	17.417	26.50%	7.91	42.0%	10.57	5.57	29.6%	30.0%	8.95	49.2%	78.7%
36	30.91	19.291	19.164	19.031	18.894	18.750	18.600	18.444	18.282	18.114	17.939	17.757	26.50%	8.19	42.5%	10.82	5.70	29.5%	30.0%	9.27	49.9%	79.4%
37	32.02	19.757	19.621	19.479	19.331	19.176	19.016	18.848	18.675	18.494	18.307	18.114	26.50%	8.49	42.9%	11.07	5.83	29.5%	30.0%	9.61	50.5%	80.0%
38	33.16	20.249	20.102	19.949	19.790	19.624	19.451	19.272	19.086	18.893	18.693	18.487	26.50%	8.79	43.4%	11.32	5.97	29.5%	30.0%	9.95	51.1%	80.6%
39	34.34	20.768	20.610	20.445	20.274	20.096	19.910	19.718	19.519	19.313	19.100	18.881	26.50%	9.10	43.8%	11.57	6.10	29.4%	30.0%	10.30	51.7%	81.1%
40	35.57	21.318	21.148	20.970	20.786	20.594	20.396	20.189	19.976	19.756	19.529	19.296	26.50%	9.43	44.2%	11.82	6.23	29.2%	30.0%	10.67	52.3%	81.5%
41	36.83	21.900	21.717	21.526	21.327	21.121	20.908	20.687	20.459	20.224	19.982	19.733	26.50%	9.76	44.6%	12.08	6.36	29.0%	30.0%	11.05	52.8%	81.9%
42	38.15	22.517	22.319	22.113	21.900	21.678	21.449	21.213	20.969	20.718	20.460	20.196	26.50%	10.11	44.9%	12.33	6.49	28.8%	30.0%	11.45	53.4%	82.2%
43	39.51	23.169	22.955	22.734	22.504	22.266	22.021	21.768	21.508	21.240	20.965	20.683	26.50%	10.47	45.2%	12.58	6.63	28.6%	30.0%	11.85	53.8%	82.4%
44	40.91	23.859	23.629	23.390	23.143	22.888	22.625	22.354	22.076	21.790	21.497	21.197	26.50%	10.84	45.4%	12.85	6.77	28.4%	30.0%	12.27	54.2%	82.6%
45	42.36	24.589	24.341	24.083	23.818	23.544	23.263	22.973	22.676	22.371	22.059	21.739	26.50%	11.23	45.7%	13.14	6.92	28.1%	30.0%	12.71	54.6%	82.8%

# EXHIBIT IV

## Nonforfeiture Demonstration

Females

0.761

Females			0.761										Category A			Category B							
Age	Maximum Target Premium	Initial Expense Allowance	Amortized Expense Allowance by Policy Duration										Maximum Premium Load			Maximum Per \$1,000 Charge			Maximum Surrender Charge			Total	
													as % of	Amount	as	Maximum	per	% of	Ann'lized	Excess	Excess	as % of	as
			Target	\$1,000	Allowance	Charge	Charge	Allowance	Charge	Charge	Allowance	Target	per \$1000	in Year 5	as % of								
MAX= 48.4%													MAX= 83.0%										
46	43.86	25.361	25.093	24.817	24.531	24.238	23.936	23.626	23.309	22.983	22.650	22.309	26.50%	11.62	45.8%	13.45	7.08	27.9%	30.0%	13.16	55.0%	82.9%	
47	45.40	26.176	25.888	25.590	25.284	24.969	24.646	24.315	23.975	23.627	23.272	22.908	26.50%	12.03	46.0%	13.76	7.25	27.7%	30.0%	13.62	55.3%	83.0%	
48	46.99	27.035	26.725	26.405	26.076	25.739	25.393	25.038	24.675	24.303	23.924	23.537	26.50%	12.45	46.1%	14.07	7.41	27.4%	30.0%	14.10	55.5%	82.9%	
49	48.62	27.943	27.609	27.265	26.912	26.550	26.179	25.800	25.411	25.014	24.609	24.196	26.50%	12.88	46.1%	14.40	7.58	27.1%	30.0%	14.59	55.7%	82.8%	
50	50.30	28.898	28.539	28.169	27.790	27.402	27.005	26.598	26.183	25.759	25.327	24.884	26.50%	13.33	46.1%	14.73	7.76	26.9%	30.0%	15.09	55.9%	82.7%	
51	52.02	29.906	29.518	29.121	28.715	28.298	27.872	27.437	26.993	26.540	26.076	25.602	26.50%	13.79	46.1%	15.06	7.93	26.5%	30.0%	15.61	56.0%	82.5%	
52	53.79	30.967	30.551	30.124	29.687	29.240	28.784	28.318	27.842	27.356	26.858	26.349	26.50%	14.25	46.0%	15.40	8.11	26.2%	30.0%	16.14	56.1%	82.3%	
53	55.60	32.084	31.636	31.178	30.708	30.229	29.739	29.240	28.729	28.207	27.672	27.125	26.50%	14.73	45.9%	15.74	8.29	25.8%	30.0%	16.68	56.1%	81.9%	
54	57.45	33.261	32.778	32.285	31.781	31.266	30.741	30.204	29.655	29.093	28.518	27.930	26.50%	15.22	45.8%	16.11	8.49	25.5%	30.0%	17.24	56.1%	81.6%	
55	59.34	34.501	33.981	33.451	32.909	32.356	31.791	31.213	30.622	30.017	29.398	28.765	26.50%	15.73	45.6%	16.52	8.70	25.2%	30.0%	17.80	56.0%	81.2%	
56	61.28	35.808	35.249	34.678	34.096	33.500	32.891	32.268	31.630	30.978	30.311	29.630	26.50%	16.24	45.4%	17.01	8.96	25.0%	30.0%	18.38	55.9%	80.9%	
57	63.26	37.185	36.582	35.968	35.340	34.697	34.040	33.367	32.679	31.976	31.257	30.524	26.50%	16.76	45.1%	17.52	9.22	24.8%	30.0%	18.98	55.8%	80.5%	
58	65.27	38.636	37.987	37.324	36.645	35.951	35.240	34.514	33.771	33.012	32.237	31.447	26.50%	17.30	44.8%	18.04	9.50	24.6%	30.0%	19.58	55.6%	80.2%	
59	67.33	40.166	39.465	38.747	38.013	37.262	36.493	35.708	34.905	34.086	33.251	32.400	26.50%	17.84	44.4%	18.58	9.78	24.3%	30.0%	20.20	55.3%	79.7%	
60	69.44	41.787	41.027	40.249	39.454	38.641	37.809	36.959	36.092	35.207	34.307	33.390	26.50%	18.40	44.0%	19.13	10.07	24.1%	30.0%	20.83	55.1%	79.2%	
61	71.59	43.506	42.682	41.839	40.976	40.094	39.193	38.273	37.335	36.380	35.408	34.421	26.50%	18.97	43.6%	19.69	10.37	23.8%	30.0%	21.48	54.8%	78.6%	
62	73.81	45.331	44.436	43.520	42.583	41.626	40.649	39.653	38.638	37.606	36.558	35.498	26.50%	19.56	43.1%	20.26	10.67	23.5%	30.0%	22.14	54.5%	78.0%	
63	76.08	47.273	46.298	45.302	44.284	43.244	42.184	41.105	40.007	38.892	37.764	36.625	26.50%	20.16	42.6%	20.84	10.98	23.2%	30.0%	22.82	54.1%	77.3%	
64	78.41	49.342	48.280	47.195	46.087	44.958	43.808	42.637	41.449	40.247	39.032	37.807	26.50%	20.78	42.1%	21.44	11.29	22.9%	30.0%	23.52	53.7%	76.6%	
65	80.81	51.549	50.391	49.208	48.002	46.774	45.525	44.256	42.972	41.676	40.367	39.048	26.50%	21.41	41.5%	20.42	10.75	20.9%	30.0%	24.24	53.3%	74.1%	
66	83.29	53.907	52.642	51.352	50.038	48.701	47.344	45.971	44.583	43.183	41.772	40.351	26.50%	22.07	40.9%	19.73	10.39	19.3%	30.0%	24.99	52.8%	72.1%	
67	85.84	56.428	55.045	53.637	52.204	50.749	49.277	47.790	46.290	44.777	43.254	41.721	26.50%	22.75	40.3%	20.22	10.65	18.9%	30.0%	25.75	52.3%	71.1%	
68	88.47	59.127	57.614	56.075	54.513	52.931	51.334	49.722	48.097	46.461	44.815	43.161	26.50%	23.44	39.7%	20.73	10.91	18.5%	30.0%	26.54	51.7%	70.2%	
69	91.20	60.000	58.397	56.770	55.123	53.460	51.781	50.089	48.385	46.671	44.948	43.218	26.50%	24.17	40.3%	21.25	11.19	18.7%	30.0%	27.36	52.8%	71.5%	
70	94.02	60.000	58.328	56.636	54.927	53.202	51.464	49.713	47.952	46.182	44.404	42.620	26.50%	24.92	41.5%	21.79	11.47	19.1%	30.0%	28.21	54.8%	73.9%	
71	96.94	60.000	58.260	56.502	54.727	52.939	51.138	49.326	47.505	45.677	43.842	42.002	26.50%	25.69	42.8%	20.21	10.64	17.7%	29.0%	28.11	55.0%	72.7%	
72	99.96	60.000	58.189	56.362	54.520	52.666	50.800	48.924	47.041	45.152	43.256	41.402	26.50%	26.49	44.1%	20.76	10.93	18.2%	28.0%	27.99	55.1%	73.3%	
73	103.08	60.000	58.116	56.217	54.304	52.381	50.447	48.505	46.557	44.602	42.691	40.831	26.50%	27.32	45.5%	21.33	11.23	18.7%	27.0%	27.83	55.2%	73.9%	
74	106.31	60.000	58.039	56.065	54.079	52.082	50.078	48.066	46.048	44.075	42.154	40.270	26.50%	28.17	47.0%	21.92	11.54	19.2%	26.0%	27.64	55.2%	74.4%	
75	109.66	60.000	57.959	55.906	53.842	51.769	49.690	47.604	45.564	43.578	41.631	39.727	26.50%	29.06	48.4%	22.53	11.86	19.8%	25.0%	27.42	55.2%	74.9%	
76	113.16	60.000	57.874	55.738	53.592	51.440	49.280	47.168	45.113	43.097	41.126	39.208	25.18%	28.49	47.5%	19.87	10.46	17.4%	24.0%	27.16	55.1%	72.5%	
77	116.84	60.000	57.785	55.561	53.329	51.090	48.901	46.770	44.680	42.636	40.648	38.667	23.85%	27.87	46.4%	20.30	10.69	17.8%	23.0%	26.87	55.0%	72.8%	
78	120.74	60.000	57.691	55.373	53.049	50.775	48.563	46.393	44.271	42.207	40.149	38.205	22.53%	27.20	45.3%	20.74	10.92	18.2%	22.0%	26.56	54.7%	72.9%	
79	124.89	60.000	57.590	55.172	52.808	50.507	48.250	46.043	43.896	41.756	39.735	37.828	21.20%	26.48	44.1%	21.19	11.16	18.6%	21.0%	26.23	54.4%	73.0%	
80	129.35	60.000	57.482	55.018	52.621	50.269	47.970	45.733	43.504	41.398	39.411	37.548	19.88%	25.71	42.8%	21.66	11.40	19.0%	21.0%	27.16	56.6%	75.6%	
81	134.16	60.000	57.428	54.926	52.471	50.071	47.737	45.410	43.212	41.138	39.194	37.310	18.55%	24.89	41.5%	17.04	8.97	15.0%	20.0%	26.83	56.2%	71.2%	
82	139.18	60.000	57.386	54.821	52.314	49.875	47.443	45.147	42.980	40.949	38.981	36.835	17.23%	23.97	40.0%	17.14	9.03	15.1%	19.0%	26.44	55.7%	70.8%	
83	144.45	60.000	57.318	54.697	52.147	49.605	47.203	44.938	42.814	40.757	38.513	36.231	15.90%	22.97	38.3%	17.24	9.08	15.1%	18.0%	26.00	55.1%	70.2%	
84	150.08	60.000	57.256	54.586	51.925	49.412	47.041	44.817	42.664	40.315	37.926	35.629	14.58%	21.87	36.5%	17.34	9.13	15.2%	17.0%	25.51	54.2%	69.5%	
85	156.10	60.000	57.203	54.414	51.780	49.295	46.965	44.709	42.247	39.744	37.337	35.131	13.25%	20.68	34.5%	17.45	9.19	15.3%	16.0%	24.98	53.2%	68.5%	
86	162.44	60.000	57.075	54.312	51.706	49.262	46.895	44.313	41.687	39.162	36.849	34.903	13.00%	21.12	35.2%	16.35	8.61	14.4%	15.0%	24.37	52.0%	66.3%	
87	169.37	60.000	57.096	54.356	51.787	49.298	46.584	43.824	41.170	38.737	36.691	34.982	12.75%	21.59	36.0%	16.35	8.61	14.4%	14.0%	23.71	50.9%	65.3%	
88	176.40	60.000	57.121	54.421	51.806	48.954	46.053	43.264	40.708	38.558	36.762	35.386	12.50%	22.05	36.8%	16.35	8.61	14.4%	13.0%	22.93	49.8%	64.1%	
89	183.59	60.000	57.164	54.417	51.421	48.374	45.444	42.760	40.501	38.615	37.170	35.349	12.25%	22.49	37.5%	16.35	8.61	14.4%	13.0%	23.87	52.5%	66.9%	
90	191.00	60.000	57.117	53.972	50.774	47.699	44.881	42.511	40.530	39.014	37.103	35.059	12.00%	22.92	38.2%	16.35	8.61	14.4%	12.0%	22.92	51.1%	65.4%	

# PACIFIC LIFE INSURANCE COMPANY

## VARIABLE MATERIAL

Form No. P07M1N-2009 (Schedule Page Insert)

This private placement product is available only to very high net worth individual and business purchasers who meet the SEC requirements of Qualified Purchasers and Accredited Investors. These buyers have a demonstrated level of business and investment knowledge and typically make their insurance decisions with advice from one or several accounting, tax and legal advisors.

Reflecting that marketplace, the product is designed with flexibility in load structure, to permit the product to be configured for each sale to meet the needs of that particular buyer. (For just a few examples, one client may choose a load structure that minimizes premium loads but has surrender charges and higher administrative charges. Another may emphasize premium loads and minimize administrative charges.) The actuarial memorandum accompanying the filing describes this flexible load structure in more detail, and how the boundaries of the permissible combinations of charge levels are determined to demonstrate that all permissible configurations will comply with standard nonforfeiture law requirements that apply to variable life insurance and the nonforfeiture benefits provided are appropriate and equitable to the insured and to the policy owner. Once a policy is issued, the maximum loads shown in that policy cannot be changed.

Section 1: All the bracketed items are John Doe information

Section 1.1 The first three bracketed items are John Doe information  
The Minimum Face Amount is determined by the characteristics of the case: [\$25,000-\$500,000]

Section 1.2 These bracketed items are determined by the characteristics of the case.

Section 1.3 The bracketed items are riders that are included at the option of the Policy Owner.

Section 1.4 The bracketed Separate Accounts are those being offered by the Company. The Policy Owner chooses to invest in one or more Separate Accounts and the Separate Accounts are shown in the Policy schedule.

Section 1.5 The bracketed items are John Doe information.

Section 1.6 Premium Loads –the Maximum Loads are:

DAC Tax; plus: This will only change if changed by the IRS.  
State Premium Tax. This will only change if changed by the State.

Age	Guaranteed Maximum Sales Load Percentage Charge Applied to Premiums	Guaranteed Maximum Processing Fee Per Each Premium Payment
15-74	26.50%	\$5.00
75	25.25%	\$5.00
76	24.00%	\$5.00
77	22.75%	\$5.00
78	21.50%	\$5.00
79	20.25%	\$5.00
80	19.00%	\$5.00
81	17.75%	\$5.00
82	16.50%	\$5.00
83	15.25%	\$5.00
84	14.00%	\$5.00
85	12.75%	\$5.00
86-90	11.50%	\$5.00

Section 1.7 Processing Period every [1 - 12] month[s]

Section 1.7.1 Deductions from Account Value – the Maximum Loads are:

Age	Maximum Monthly Policy Fee	Maximum Monthly Charge per \$1000 of Initial Face Amount		Age	Maximum Monthly Policy Fee	Maximum Monthly Charge per \$1000 of Initial Face Amount	
		Male	Female			Male	Female
15	\$10.00	0.62698	0.58687	53	\$10.00	1.52147	1.31178
16	\$10.00	0.64235	0.60156	54	\$10.00	1.56094	1.34283
17	\$10.00	0.65776	0.61533	55	\$10.00	1.60663	1.37656
18	\$10.00	0.67321	0.63008	56	\$10.00	1.65765	1.41744
19	\$10.00	0.68867	0.64484	57	\$10.00	1.70941	1.45971
20	\$10.00	0.70418	0.65966	58	\$10.00	1.76216	1.50350
21	\$10.00	0.72067	0.67353	59	\$10.00	1.81573	1.54813
22	\$10.00	0.73623	0.68839	60	\$10.00	1.87043	1.59382
23	\$10.00	0.75183	0.70329	61	\$10.00	1.92620	1.64058
24	\$10.00	0.76745	0.71820	62	\$10.00	1.98303	1.68831
25	\$10.00	0.78407	0.73315	63	\$10.00	2.04099	1.73706
26	\$10.00	0.80414	0.74718	64	\$10.00	2.09993	1.78659
27	\$10.00	0.82325	0.76215	65	\$10.00	1.88032	1.70162
28	\$10.00	0.84332	0.77712	66	\$10.00	1.77559	1.64386
29	\$10.00	0.86338	0.79209	67	\$10.00	1.82917	1.68503
30	\$10.00	0.88344	0.80706	68	\$10.00	1.88397	1.72721
31	\$10.00	0.90351	0.82204	69	\$10.00	1.94031	1.77065
32	\$10.00	0.92357	0.83701	70	\$10.00	1.99850	1.81572
33	\$10.00	0.94364	0.85103	71	\$10.00	1.86866	1.68451
34	\$10.00	0.96372	0.86600	72	\$10.00	1.89140	1.73013
35	\$10.00	0.98283	0.88099	73	\$10.00	1.91422	1.77768
36	\$10.00	1.00958	0.90155	74	\$10.00	1.93714	1.82693
37	\$10.00	1.03544	0.92213	75	\$10.00	1.96015	1.87782
38	\$10.00	1.06136	0.94369	76	\$10.00	1.72221	1.65615
39	\$10.00	1.08826	0.96435	77	\$10.00	1.75973	1.69190
40	\$10.00	1.11426	0.98504	78	\$10.00	1.79821	1.72859
41	\$10.00	1.14125	1.00670	79	\$10.00	1.83763	1.76623
42	\$10.00	1.16734	1.02744	80	\$10.00	1.87801	1.80484
43	\$10.00	1.19444	1.04821	81	\$10.00	1.41981	1.41981
44	\$10.00	1.22062	1.07067	82	\$10.00	1.42820	1.42820
45	\$10.00	1.24781	1.09537	83	\$10.00	1.43672	1.43672
46	\$10.00	1.28060	1.12083	84	\$10.00	1.44538	1.44538
47	\$10.00	1.31347	1.14635	85	\$10.00	1.45416	1.45416
48	\$10.00	1.34644	1.17221	86	\$10.00	1.36229	1.36229
49	\$10.00	1.37946	1.19977	87	\$10.00	1.36229	1.36229
50	\$10.00	1.41257	1.22740	88	\$10.00	1.36229	1.36229
51	\$10.00	1.44575	1.25510	89	\$10.00	1.36229	1.36229
52	\$10.00	1.48266	1.28339	90	\$10.00	1.36229	1.36229



- Section 1.7.2 Monthly rates for mortality and expense risk charges  
Maximum Mortality and Expense Risk Charge Rates: 300 bp
- Section 1.8 Guaranteed Maximum Cost of Insurance Rates – Commissioners 2001 Standard Ordinary Mortality Table, Age Near Birthday, Ultimate, Male and Female, Aggregate.
- Section 1.9 Policy Loan Factors  
Guaranteed Minimum Annual Interest Crediting Rate for Loan Account: 4.00%  
Guaranteed Maximum Annual Interest Rate Charged on Policy Debt Balances: 8.00%
- Section 1.10 Guaranteed Maximum Surrender Charge Factors:

Age	Guaranteed Maximum First Year Surrender Charge as a Percent of Target Premium
15-70	30%
71	29%
72	28%
73	27%
74	26%
75	25%
76	24%
77	23%
78	22%
79	21%
80	21%
81	20%
82	19%
83	18%
84	17%
85	16%
86	15%
87	14%
88	13%
89	13%
90	12%

- Section 1.11 Definition of Life Insurance Death Benefit Factors:  
Either *GPT corridor factors* or *1/NSP factors* for CVAT in Required Total DB column where *1/NSP* is based on Commissioners 2001 Standard Ordinary Mortality Table, Age Near Birthday, Ultimate, Male and Female, Aggregate. The Required Total DB Factor for CVAT will never be less than 1.0100.

Section 1.12:

MAXIMUM FACTORS APPLICABLE TO EXEMPT SUBACCOUNTS

Valuation Date	No less frequently than quarterly
Investment Date	No less frequently than quarterly
Investment Notice Period	Maximum of 15 days
Full Liquidity Date	No more than one year from Notice Date
Full Liquidity Notice Date	No more than one year from Notice Date
Full Liquidity Deferral Period	No more than one year from Notice Date
Liquidity Reserve Factor	10%
Partial Liquidity Date	No more than one year from Notice Date
Partial Liquidity Factor	10%
Partial Liquidity Notice Date	No more than one year from Notice Date
Partial Liquidity Deferral Period	No more than one year from Notice Date